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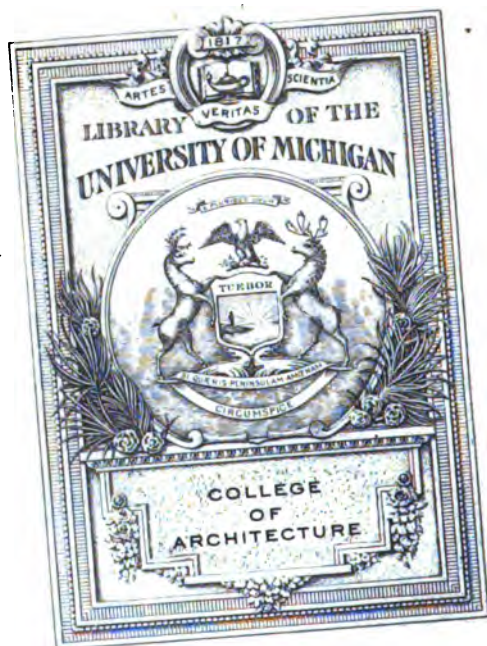
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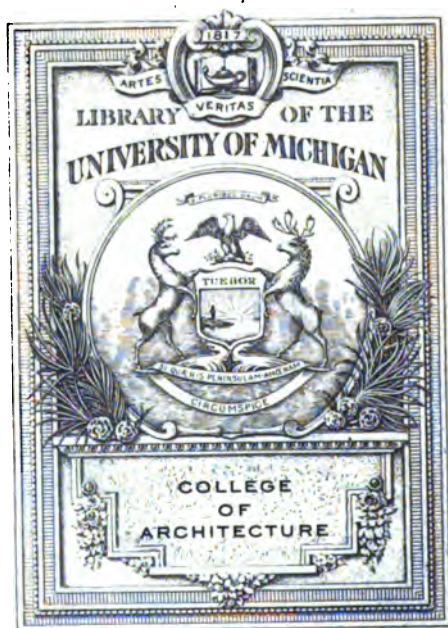
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American Social Progress Series

The Housing of the Unskilled Wage Earner

AMERICA'S NEXT PROBLEM

BY

EDITH (ELMER) WOOD

New York

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THE HOUSING OF THE UNSKILLED WAGE EARNER

CHAPTER I

INTRODUCTION

I. HOUSING AND THE WAR

ONE of the incidental benefits of the war was that it awakened us to the importance of housing. No nation can rise higher than the level of its homes. Whether we approach the subject from the point of view of health, morals, child conservation, industrial efficiency, Americanization, or good citizenship, the housing problem is fundamental.

We have been very slow. Germany realized a generation ago that neither industrial nor military efficiency could be expected from an improperly housed population, and Germany took steps accordingly. In 1889 industrial Belgium embarked on a policy that was to make her people a nation of home owners. Great Britain has given us the garden city. She has written on her statute books and established in her practice the doctrine of community responsibility for the housing of the people.

The war has quickened the public conscience in matters of social justice, it has taught us the need of conserving life and health, it has aroused a demand for

real democracy. In so far as it has done these things, it has helped housing. But more directly and concretely, through the slacking up of shipbuilding and other war work because of the lack of housing accommodations for the workers, which occurred within a few months of our entry into the war, it has got through our easy-going, insulating indifference the idea that a man must have a place to live in as well as a place to work in, and that if we expect good men to keep on working under high pressure, they must have real homes to go back to when the day's work is done,— not simply a roof and a bed. Great shipbuilding and munition plants were to be created, others were to be vastly enlarged. Some of these plants were to employ as many as thirty thousand new men. Where were they to live? No one had given the matter the slightest thought. It has been an American habit to let such things adjust themselves through the free action of the law of supply and demand. Individualism has been our guiding star, and private initiative our fetish.

Under the strain of the war need the law of supply and demand, always painfully inadequate, broke down completely. Samuel Gompers called attention to the fact in August, 1917. A housing section of the sub-committee on welfare work of the Committee on Labor of the Advisory Commission of the Council of National Defense was created with Philip Hiss as chairman. Hearings were held, various localities reporting housing shortages were visited, and a report drawn up which showed the seriousness of the situation. On October 9, 1917, the Council of National Defense appointed a housing committee with Otto M. Eidlitz of New York as chairman, which made a second quick survey and presented a report, a summary of

which was made public on November 2. After giving several instances of war work halted by housing shortage, this report says: "It is the opinion of the Committee on Housing that the existing emergency demands immediate action and it is convinced that under proper safeguards the Government should give quick financial aid to such industries or communities as can clearly demonstrate their right to relief. In this regard it is suggested that any aid that may be given by the Government should preferably be rendered in the form of loans at a low rate of interest. Some loss to the Government may be reasonably expected, but the expenditure necessary to give relief is negligible when measured by the loss incident to delay in the execution of the vast war orders already placed. It is the judgment of the committee that an organization of reasonable permanency and authority is necessary to administer quickly and effectively such funds as may be available for housing purposes, and that such organization should have broad powers to conduct building operations, to deal in real estate and securities, and to borrow and loan money. . . . The Committee on Housing particularly emphasizes the conviction that Government aid for industrial housing should be considered as a war measure and be rigidly confined to cases where restriction of output of war materials would otherwise occur."

Thus almost overnight was the great step taken of establishing Government aid in housing, which would under ordinary circumstances have required years of patient educational work. Of course it was only a war emergency measure, but it is hardly conceivable that such an experience will not exert a profound influence on our future housing policies.

The report of the Eidlitz committee did not produce

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immediate results. It had been fondly supposed that houses would be building by the thousand before snow was flying, but it was not till late in February, 1918, that Congress appropriated fifty million dollars for housing under the Shipping Board and not until May that agreement was reached on a sixty-million-dollar appropriation for other war workers. During the summer of 1918 an additional twenty-five million was appropriated for housing under the Shipping Board and an additional forty million for housing under the Department of Labor, which was to administer the other fund.

Nor have the executive authorities pursued an un-deviating course. There have been numerous changes of plan and some fluctuations in policy. Many important parts of a housing policy — such as the management and ultimate disposition of the communities to be built — are as yet undetermined. But the great preliminary step has been taken. Government money has been lent to corporations like the Bethlehem Steel Company, and the Newport News Shipbuilding Company, to the Wilmington Housing Company, recently organized under the auspices of the Wilmington Chamber of Commerce, and to a number of similar companies. The United States Housing Corporation functioning under the Department of Labor is building communities directly. Where the money is loaned, the Government still controls standards of housing and rental. The general policy of permanent one-family houses for married workers and temporary barracks for single workers has been adopted. The Bureau of Industrial Housing and Transportation has taken a further step in adopting a set of "standards," printed in a sixteen-page pamphlet, which follow the model law in many respects and go beyond it in not a few, notably in the amount of yard space required.

The National Housing Association and the American Institute of Architects have carried on an educational campaign by publications and conferences to secure the adoption of thoroughly good standards of planning and building. The American Institute of Architects has been especially active in popularizing information about Well Hall and Gretna, and other beautiful garden cities erected for munition workers by the British Government. It pointed out that we, with the Atlantic between us and the enemy, ought to be able to do as much for our war workers as Great Britain had done with the enemy at her door.

The two organizations referred to formulated outlines of war housing policy which doubtless exerted considerable and deserved influence on the fluid plans of the Government. Meanwhile all sorts of persons with interested motives, would-be contractors, purveyors of various kinds of building material, or owners of "innocent tenement house property," were bombarding the authorities with advice. Much dust was raised and issues were confused. Nevertheless, with or without a policy, the Government began to act. In the September, 1918, issue of the *Journal of the American Institute of Architects* is to be found a list of 89 housing projects decided on up to that time by the Emergency Fleet Corporation, the Ordnance Department and the United States Housing Corporation. In many of these the work was well advanced, in some, houses were already occupied.¹

Then, early in November, came the unexpected collapse of the Central Powers and the signing of the armistice. With that every Government housing project was halted. Even those well under way could not be

¹ A later list is given in the February, 1919, number of *Housing Betterment*, a quarterly issued by the National Housing Association.

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finished without the authorization of Congress. For a time it looked as if all these good beginnings would be scrapped, but better counsels prevailed, and it now seems probable that all of the Shipping Board projects and twenty-three of the Department of Labor projects will be carried to completion.

Much of the future housing policy, and consequently much of the future welfare of our country, hangs on the decisions to be made in the next few months.

2. PURPOSE OF THIS STUDY

The war housing problem is only a part of the larger housing problem. A war housing policy should be only a special application of a general housing policy.

There is a crying need for authentic facts on which to base a comprehensive housing policy and for critical interpretation of those facts. Only on such a basis can a rational policy be formulated.

This study has been undertaken as a contribution toward supplying these needs. It will be necessary to consider what American housing conditions are and how far they fall short of accepted standards, what methods of solving the housing problem have been tried in the United States and how far those methods have been successful. It will next be needful to consider the experience of foreign countries, the methods they have pursued in solving their housing problems, the extent of their success and the adaptability of their methods to our home conditions. By the time we reach that point, we ought to have acquired something in the nature of a philosophy of housing which should enable us to formulate an American housing policy equally useful in war or peace.

3. EXTENT OF BAD HOUSING CONDITIONS IN THE UNITED STATES

Roughly stated, one-third of the people of the United States are living under subnormal housing conditions, conditions which fall below the minimum standard we shall presently describe, and about a tenth are living under conditions which are an acute menace to health, morals and family life, conditions which tend to produce degenerative changes in those subject to them. We arrive at these figures, which are of course only approximate, by studying the very numerous housing surveys which have been made in various parts of the country, and confirm them by the economic considerations we shall presently summarize, further checking our calculations by census figures on the racial make-up of our population.

(1) *The Evidence from Housing Surveys*

Not to go back of 1900, the literature of housing surveys in the United States is voluminous. The report of the last New York Tenement House Commission is of that date. President Roosevelt's Homes Commission dealt with Washington exhaustively in 1908. The Chicago School of Civics and Philanthropy has brought out a series of studies of housing conditions in Chicago among various racial groups. The Pittsburgh survey was the occasion of a number of housing studies in and near Pittsburgh. Boston had a Commission to Investigate Tenement House Conditions, appointed by the Mayor in 1903. A further investigation was made by a committee of business men in 1910 and a bulletin detailing a number of typical housing evils was issued by the Women's Municipal League in 1916. The reports of the California Commission of Immigration and Housing contain

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studies of housing conditions in San Francisco, Los Angeles, Stockton, Fresno and other towns. A Housing Commission appointed by the Governor issued a report for the state of Michigan in December, 1916. The Philadelphia Housing Commission has published various reports on local housing conditions. Housing surveys of Des Moines and St. Paul have appeared within the last few months. Baltimore, Richmond, St. Louis, Minneapolis, Grand Rapids, Providence, are a few among the cities that have had housing surveys. When we have read three or four of these reports, we might close our eyes and recite the rest. Only the proper names and the figures differ. The same conditions meet us everywhere — lot overcrowding and room overcrowding, dark rooms and inadequately lighted rooms, lack of water, lack of sanitary conveniences, dilapidation, excessive fire risks, basement and cellar dwellings. There are differences in emphasis. The besetting sin of Philadelphia may be privy vaults, while that of Boston is dark rooms; New York may have no inhabited alleys and Washington no tall tenements, but none can afford to throw stones.

The conditions revealed in these reports will be considered in the next chapter.

(2) *The Evidence from Building Costs*

A. The American Standard in Housing

We have touched on housing evils. Before we proceed to remedies, we must agree on a satisfactory standard. Have we a clear-cut idea as to what the American standard in housing involves? We are dealing with minimum standards, below which society cannot, in its own interest, allow any section of its membership to sink.

What is a satisfactory minimum standard to apply to the home of an unskilled wage earner? Presumably

there would be no dissent from the negative statement that no house should be permitted which is injurious to the health or morals of those who live in it.

Generalities, even positively expressed, command easy assent. There should be enough of light, air and space to make healthy children, enough rooms to permit privacy and the preservation of self-respect, as many modern conveniences as may be practicable. This last word opens the door wide to discussion. But standards are higher than they used to be. Few would be found to-day to question that an abundance of pure water is a necessity, or that where sewers have been laid, every dwelling should be connected with them. Yet Trinity Church Corporation fought in the courts until 1895 the provisions of the New York Tenement House Act of 1887 requiring running water on each floor of a tenement house. And the acceptance of the principle of universal sewer connection in such cities as Baltimore and Philadelphia is a matter only of the last few years.

Discussion still rages over whether a bath-tub is a luxury or a necessity, but the trend of opinion, more marked with the passage of each year, is certainly in favor of including it in the American standard of housing.

Certain minimum standards of floor space, window space, cubic air space per occupant, size of courts and yards, plumbing, fire escapes, repairs and cleanliness have achieved a sort of crystallization through enactment into law.

The best opinion is strongly in favor of the single-family detached house with a yard around it, wherever such a type is practicable. But with ever so good a development of garden suburbs and ever so great improvement in transit facilities, even with tax reform thrown

in, a large percentage of New Yorkers must continue to live near their work in multiple dwellings. And in lesser degree this is true of other great cities. Though Philadelphia, by a wise system of lot sub-division and minor streets, has found it possible to provide low-cost single-family houses in rows for a surprisingly large proportion of its working population.

The National Conference of Charities and Correction held at Cleveland in 1912, through its Committee on Standards of Living and Labor, Owen R. Lovejoy, chairman, formulated its housing standard as follows (Proceedings, pp. 391, 392):

"The Right to a Home. Social welfare demands for every family a safe and sanitary home; healthful surroundings; ample and pure running water inside the house; modern and sanitary toilet conveniences for its exclusive use, located inside the building; adequate sunlight and ventilation; reasonable fire protection; privacy; rooms of sufficient size and number to decently house the members of the family; freedom from dampness; prompt, adequate collection of all waste materials. These fundamental requirements for normal living should be obtainable by every family, reasonably accessible from place of employment, at a rental not exceeding 20 per cent. of the family income."

Turning from social workers to business men, we find the Housing Committee of the Minneapolis Civic and Commerce Association, in September, 1914, ending a report on "Housing Problems in Minneapolis" with these words (p. 109):

"A new spirit is developing in industry, a spirit born of the realization that all industry suffers through the misfortune of any factor. The employer fails to prosper as his men fail to prosper. Bad housing for the workman

means bad business for the one who hires. In the light of this spirit, the primary question is not 'What can the tenant afford?' it is 'What can Minneapolis afford?' If we are to develop in Minneapolis the highest type of civilization, if industry is to thrive permanently, if art and music are to serve their highest purposes, we must first recognize as an essential prerequisite to the realization of these high ideals, the providing of a home life for every family, rich or poor, that shall insure to them their inalienable rights of sanitation, safety, ventilation, privacy, sunlight, space and beauty."

A more recent and more concrete formulation of the American standard of housing will be found in John Nolen's report to the Bridgeport Chamber of Commerce ("More Houses for Bridgeport," Aug., 1916, p. 28): "Minimum House — four rooms, Living Room, Kitchen, two Bedrooms and Bath, five rooms preferred, Living Room, Kitchen, three Bedrooms and Bath; allows for separate bedrooms for older children of different sexes."

We have spoken of the American standard of housing, because that is what most concerns us, not because it differs in any essential particular from the standards of other countries. The only discoverable difference between English and American standards is that under the pressure of economic necessity, the English are more apt to sacrifice the bathroom and we the third bedroom. Under further pressure of low wages, they have (though decreasingly in recent years) accepted two- and three-room apartments in city tenements to an extent that would be without excuse in this country. And the lower wages on the continent have made the two- and three-room apartment far more prevalent there than in England. This is especially true of Germany. I am speak-

ing of so-called model housing enterprises, whether by municipalities or private associations.

Discussions of standards of living are based on the theoretical standard family, consisting of father, mother, and three minor children. Naturally, any practical building program has to take into account the needs of both larger and smaller groups.

B. Economic Aspects of the American Standard

Mr. Nolen, who has already been quoted, in a paper read at the Fifth National Housing Conference in Providence (Oct. 9-11, 1916) sums up the economic points of the situation very forcibly (Proceedings of the National Housing Association. Vol. V, p. 5):

"1. The minimum desirable house of four or five rooms cannot be provided in the United States, even under favorable conditions, for less than about \$1,800 or \$2,000—that is for house and lot, with street improvements, essential public utilities and neighborhood recreation.

"2. A house costing that sum cannot be offered on the basis of an economic rent of, say 5 per cent. or 6 per cent. net, for less than \$15 per month.

"3. Unless a wage earner with a normal family of wife and three dependent children has an income of \$15 a week, or \$800 a year, he cannot afford to pay as much as \$15 a month for rent.

"4. More than one-half of all workingmen receive less than \$15 a week."

The writer believes there is no escape from the logic of these facts, and Mr. Nolen's figures would have to be raised five or six hundred dollars to meet the increase in cost of building which has taken place since the fall of 1916.

The figures when given were necessarily a rough average. Enormous differences in the value of land exist between city, town and village, and there are very considerable differences in the cost of labor and building materials in different sections of the country.

Among the plans and costs of various types of workingmen's homes shown in "More Houses for Bridgeport," those which meet the requirements of Mr. Nolen's standard vary from \$1,200 for a five-room-and-bath frame house at Kistler, Penn., to \$3,285 for a six-room-and-bath stucco house erected by the Morton Grinding Company of Worcester, Mass.

The returns from the model housing questionnaires sent out in the summer of 1916 by the National Housing Association bear out these figures.

The most economical single-family city house of acceptable standard is the Philadelphia four-room-and-bath row house which sold for \$1,750 just before the war.

The Washington Sanitary Housing Company has succeeded in evolving a type of two-flat house, with three or four rooms and a bath in each flat, at a cost, a few years ago, of about \$1,200 per family, including land. ("Small Houses Within the City Limits for Unskilled Wage Earners," George M. Sternberg, Surgeon General U. S. A., retired, Dec., 1914.)

Mr. Schmidlapp's experience in Cincinnati has been similar as far as may be judged by the very differently presented figures. ("Low Priced Housing for Wage Earners," Oct., 1916.)

Again, the May, 1916, report of the City and Suburban Homes Company of New York gives figures from which it is easy to compute that the average cost per family for the 11,000 people housed in their model tenements was \$2,240. Their apartments have water, pri-

vate toilets, steam heat and in some cases bath, and contain two, three and four rooms.

It is clear that on a basis of 10 per cent. gross income, commonly reckoned necessary to secure a 6 per cent. net return, an \$1,800 house and lot must produce \$180 annual, or \$15 monthly rental, and a \$2,400 house and lot a rental of \$20 a month. It is also evident that no one, knowingly, as a business investment, undertakes the trouble and risk of a building operation for less. Why should he, when he can invest his money in gilt edge bonds and mortgages without stirring from his easy chair and get as much return?

Even the semi-philanthropical enterprises have to clear 5 per cent. or they cannot get capital. The City and Suburban Homes Company, it is true, has been contented with 4 per cent., but its reports lament its restricted usefulness because of lack of capital. The Washington Sanitary Housing Company, which started out on a 4 per cent. basis, had to amend its charter and make it 5 per cent. before it could get money to build with. Some employers rent houses to their workmen at less than commercial returns, but as a rule this is where wages or houses or both are distinctly below par. It is rather surprising that the example of Sir William Lever at Port Sunlight has not appealed more forcibly to American employers.

Twenty per cent. of the family income for rent is the usually accepted maximum which can be spent without impairing health by undue economy on food and clothing.

Mr. Nolen's assertion that more than one-half of the workingmen of the United States receive less than \$15 a week is an under statement. As he told the writer, he wished to err on the conservative side. He based his statement on the figures in Public Health Bulletin No.

76 (U. S. Treasury Dept., March, 1916), and what it says is that it had been found in recent years that from *two-thirds* to *three-fourths* of the male workers of eighteen years of age and over in the principal industries of the United States earn less than \$15 a week. ("Health Insurance, Its Relation to the Public Health, B. S. Warner and Edward Sydenstricker, p. 33). Moreover, annual earnings are much less than fifty-two times weekly earnings, because few employments are continuous. So it comes about that one-half of the adult male workers earn less than \$600 annually, four-fifths earn less than \$800 annually, and only one-tenth earn as much as \$1000 a year.

To be sure, there has been a sharp upward trend of wages since 1916, but except for shipyard and munition workers, it has not been great enough to wipe out the margin left by Mr. Nolen's conservatism. In February, 1918, the New Jersey Commission on Old Age Insurance and Pensions, in the course of its report to the Governor, stated that two-thirds of the wage earners of New Jersey have an income of less than \$780 a year. It may be urged that the figures are not so bad as they sound because the man is probably not the only wage earner in the family. He has children old enough to work, or his wife likes to do her bit. And thereby, of course, hangs the tragedy. If there is one time more than another when wholesome, sunny, airy rooms are essential, when dark, stuffy, damp and cheerless rooms can work the maximum of harm, it is while the children are little. And in the nature of things some fifteen years must pass before the oldest child can go to work. Is the family to be improperly housed during those all-important fifteen years? or is the wife and mother to be forced to leave her little ones when they need her most

in order to save them from it? And even when the sacrifice has been made, it does not always or generally lift the family into the decently housed group, for the bulletin we have been quoting deals also in family incomes and tells us that nearly a third of wage earners' families in the principal manufacturing and mining industries had an annual income of less than \$500 and over one-half had incomes of less than \$750 a year.

In May, 1918, the Railroad Wage Commission appointed by Mr. McAdoo reported that the average pay of 111,477 railroad clerks during 1917 had been \$56.77 a month, while the average pay of 270,855 section hands was only \$50.31. A large class received \$46 a month. Yet railroad employees have always been considered a well paid group.¹

Recent cost of living studies put the minimum income at which a man and his wife and three children can maintain physical efficiency at from \$875 to \$1000 according to the section of the country.

The apparent hopelessness of these figures is rather appalling. Mr. Nolen sees the solution in lowering of costs by quantity production and acceptance of small dividends on the part of housing companies organized by employers from motives of enlightened self-interest.

The present writer is convinced that to make the wage earner dependent for his home on a group of employers is only a shade less objectionable than having his own employer for his landlord. Democracy cannot flourish in such a soil.

¹ The most favorable recent wage figures, except for restricted groups, are those furnished by the New York State Industrial Commission for the month of May, 1918, when \$19.91 was given as the average weekly earnings of New York workers. This established a high record. But even so, it will be readily understood that a large proportion of workers still received under \$15.

Nor is there any reason to believe from past experience that employers will rally to such a purpose in sufficient numbers or with sufficient capital to have any profound effect on the situation. The problem is too big for the suggested solution.

(3) *Confirmation Supplied by the Racial Make-up of Our Population*

Racial make-up figures offer a rough method of checking, from an entirely different angle, our estimates of the prevalence of bad housing. From a table on page 135 of the first volume of the 13th Census of the United States (1910), we learn that negroes formed 10.7 per cent. of our population, foreign-born whites 14.5 per cent., Indians, Chinese, Japanese, etc., 0.4 per cent., or 25.6 per cent. for the group. Native white of foreign or mixed parentage constituted 20.5 per cent. of our population.

Recall that the American-born children of foreign-born parents who still live at home constitute a numerous contingent, which, for housing purposes, belongs with the foreign-born group.

Bad housing conditions, urban or rural, are so generally the portion of negroes and foreign-born whites in the United States, that it is not unlikely the children just alluded to would more than balance the properly housed members of these groups.

In addition, a large number of American-born adults of foreign parentage are still improperly housed, especially in manufacturing cities and mining towns. And many millions of American whites of purely native stock are in the same condition, especially in rural districts. The poor whites of the South who furnish the operatives for the cotton mills are for the most part subnormally

housed; yet one of the stock arguments for child labor of the cotton mill owners is based on the fact that the housing conditions in the mountains and rural districts from which they were drawn were decidedly worse. The Rockefeller Commission's investigations of the prevalence of hook-worm fully bear this out. Even the primitive box privy is in some regions a mark of progress. And the one-room cabin is familiar to all readers of Tennessee mountain fiction.

4. THE HOUSING PROBLEM AND ITS SOLUTION

(1) *Two-fold Character of the Problem*

Precisely what is the housing problem? It may be stated either as the problem of how to avoid bad houses and get good houses, or of how to get good houses and avoid bad houses, according to temperamental emphasis. Lawrence Veiller's definition in "A Model Housing Law" (p. 4) could hardly be improved upon:

"The housing problem is the problem of enabling the great mass of people who want to live in decent surroundings and bring up their children under proper conditions to have such opportunities. It is also, to a very large extent, the problem of preventing other people who either do not care for decent conditions or are unable to achieve them from maintaining conditions which are a menace to their neighbors, to the community and to civilization."

It is all there in a nutshell, the positive and the negative, the constructive and the restrictive sides. In this two-fold aspect of the housing problem lies the reason for the two types of housing law which have been developed: (1) the constructive type, which aims to increase the supply of good houses, and (2) the restrictive, which aims to prevent the erection or the maintenance

of bad houses. There ought to be no quarrel between them or their advocates. Both are essential to a well-rounded housing policy. The housing problem will never be solved without the aid of both.

Yet that is just what we have been trying to do in the United States. We have been trying to solve the housing problem by the aid of restrictive legislation alone, trusting to private initiative to supply the demand for good, cheap houses. Private initiative has failed lamentably. We have just shown that unskilled workers cannot be supplied with decent homes under existing economic conditions on a business basis. The proposed alternative, that some thirty-five million people should be housed under a system of voluntarily limited dividends on capital advanced by employers or philanthropists, seems to the writer utterly impossible of accomplishment.

"In no country has private enterprise been equal to the task of properly housing the inhabitants," says the first report of the Massachusetts Homestead Commission (Jan., 1913, p. 6). "So we find . . . everywhere the conclusion that private initiative has proved inadequate to deal with the problem and that systematic Government regulation, encouragement, and financial aid must be given," declares the Federal Bureau of Labor Statistics (Bulletin 158, Government Aid to Home Owning and Housing of Working People in Foreign Countries, Oct. 15, 1914, pp. 9, 10).

(2) *Two-fold Character of the Solution — Restrictive and Constructive Housing Legislation*

Restrictive housing legislation aims to prevent the erection or maintenance of bad houses through the establishment and enforcement of minimum standards of light, ventilation, sanitation and safety.

Constructive housing legislation creates the mechanism through which the community itself undertakes to provide suitable houses at cost.

When we in the United States think of a housing law, we think of a restrictive law — the New York tenement house law, the Indiana housing law, the Cleveland tenement house ordinance, or the like. There are scores of them, from the admirable Minneapolis housing law of 1917 to the most fragmentary provisions in building and health codes. These laws endeavor to prevent the erection or the maintenance of utterly bad houses. They prescribe the percentage of a lot that may be built upon, the size of yards, courts and windows. They may force the installation of city water or the substitution of sewer connections for privy vaults. They may forbid the use of cellar tenements. They may provide that a leaky roof or a broken drain pipe must be repaired, or that accumulations of filth be removed from cellars and alleys.

These things are very important. They must never be neglected. They are an essential part of municipal house-keeping, but they will not by themselves solve the housing problem. The best restrictive legislation is only negative. It will prevent the bad. It will not produce the good. Especially, it will not produce it at a given rental. And rental is a despot. A high standard of restrictive legislation will not be enacted, or if enacted, will not be enforced, when its enforcement will leave a considerable number of people homeless.

The only answer of restrictive legislation to a house famine is the relaxation of its own standards. A striking illustration of this was furnished by San Francisco after the earthquake and fire of 1906. If there had been a national or state system of supplying credit for

housing purposes, the disaster would have afforded a wonderful opportunity to rebuild the congested districts on model lines. As it was, the need of immediate shelter was so great, and private capital had been rendered so timid by the earthquake, that all bars were let down, and even the inadequate restrictions of the old building code were suspended. The result was that tenements were built in great numbers, covering 100 per cent. of their lots and a dark-room problem created which will afflict San Francisco for many a long year.

The development of restrictive housing legislation throughout the United States has been uneven and there is crying need of lifting the more backward sections to the level of the best. But that best is, perhaps, as high a level as is obtainable in the absence of constructive measures.

New York's experience may serve as an example. The New York tenement house law was the first of the modern type and remains one of the best. It is also one of the best enforced. It was drawn up by the New York Tenement House Commission of 1900. Robert W. de Forest, chairman of the commission, who certainly cannot be accused of a leaning towards constructive housing legislation, in the beginning of its report ("The Tenement House Problem," p. 7) after expressing the regret of the commission that they could not provide larger yards for new buildings and require the construction of courts or air shafts to light the dark rooms of old buildings, because of the prohibitive cost, concluded as follows: "Tenement house reform would not be practical which went so far as to put a stop to building new tenement houses. Nor would it be practical if it compelled such extensive changes in the old tenements that owners would turn them to other uses. . . . Reform of such a kind

would harm most the very persons it sought to aid." Which exactly bears out what we have been saying as to the limitations of restrictive legislation.

Take this single example — the dark room. Previous to the law of 1879 which required air shafts, tenement houses in New York were built six and eight rooms deep from street to back yard. That meant two apartments, each with three or four rooms. One room had windows opening on street or back yard. The others were windowless, the doorway from one room to the next was the only opening. According to the report of the Commission of 1900 there were some 350,000 such rooms in Greater New York at that time. On March 13, 1917, the writer received a communication from the New York Tenement House Department stating that on December 31, 1916, there were but 252 totally dark rooms left in the city of New York. But what does that mean? It means that in compliance with the requirements of the tenement house law, windows have been cut through the partitions into the adjoining rooms. Of course that represents an improvement — a few rays of dim light, the possibility of starting a faint movement in the fetid air of the inner caverns. But by any decent standard the rooms are still unfit for human habitation.

How many of them are there? No one knows precisely, for as soon as they become law-abiding by the cutting of the partition window, the Tenement House Department ceases to count them. But only some five thousand tenement houses of the 82,652 existing in 1900 had been torn down previous to the first of January, 1917, so even though they probably included more than their proportional share of dark rooms, there must surely be from 250,000 to 300,000 still remaining, and in view of the congestion among the people who inhabit

these least desirable quarters, there can hardly be less than half a million people living in them. What sort of a harvest of citizens may we expect from such a garden plot?

A large proportion of the people living in these rooms are Russians, and if the often-repeated statement is true that Leon Trotsky derived his distrust of the United States from the housing conditions in which he found his compatriots living in New York, and if the Bolshevik peace with Germany was the result of Trotsky's distrust of America, then indeed our sons paid with their blood on the soil of France for the dark rooms of the Lower East Side, which it would have cost too much to lighten!¹

In other countries the principle has been rather generally accepted that such conditions as this, resulting from the past laxity of the community standards, should be remedied at the cost of the community — and from the acceptance of this principle have come the great slum clearance enterprises of London and Liverpool, of Naples and Marseilles.

The leaders of housing reform in the United States have said quite simply, "The taxpayers would never stand for it," and save for small sporadic experiments like Mulberry Bend in New York, Willow Tree Alley in Washington and Morton Street in Boston, the taxpayers have not belied the statement. "But," the advocates of restrictive housing legislation say, "although we cannot do much in compulsory improvement of the old houses, with proper standards established for the new houses,

¹ The later developments which so thoroughly discredited Trotsky, even the indications that he was in German pay, need not throw doubt on the sincerity of his belief in American hypocrisy or the part played by housing conditions in producing that belief.

all will gradually right itself as the old buildings disappear." Of course this is true, if the standard for new buildings is a satisfactory one and if the unskilled wage earner can afford to live in them.

How does this work out in New York? The new-law tenements are a very real advance on the old ones. They represent the best that was obtainable under the circumstances and in view of the altogether abnormally high land values prevalent in New York. But they are far from ideal. The houses are too high, the rooms too small, the courts too narrow. Mr. Veiller, who, more than any other man, stands *in loco parentis* to the statute, has said repeatedly, that no other community ought to be content with the New York standards. Yet the fact is that the new-law tenements, with the exception of a few jerry-built ones that have got by the inspectors in Brooklyn, are beyond the financial reach of unskilled wage earners. What good does it do the \$40 a month man that good houses are put up if he cannot afford to live in one? On January 1, 1917, there were in greater New York 77,604 old-law tenement houses containing 597,955 apartments. On the same date there were 27,149 new-law houses with 378,442 apartments. Bear in mind that a tenement house under the New York law is any house occupied as the residence of three or more families living independently of each other and doing their cooking upon the premises and includes every grade of apartments up to the twenty thousand a year ones on Riverside Drive. Remember also that nearly every one in New York lives in an apartment. Add that the homes of the poor are much more densely peopled than the homes of the rich. Then, ~~since the wealthy, the well-to-do, the small salaried man and the skilled artisan have~~ nearly all sought the new buildings, it must be clear that

the unskilled wage earners of New York are still living almost exclusively in the old-law houses. They are sub-normally housed now, but when the old buildings, which are at least cheap, disappear, their plight will be desperate unless we can imagine wages doubling and rents remaining stationary, or unless the city comes to the rescue with houses from which the element of commercial return has been eliminated.

What is true in New York is true in other American cities. Their housing problems do not differ from those of New York in kind, but only in degree.

Restrictive housing legislation alone is impotent to solve the housing problem, but we cannot make it too emphatic that the solution of the housing problem cannot be attained without it. Ever so good a supply of new houses would not of itself empty the old and unfit ones. Some unfortunates would always be found willing to live in them if they were allowed to. While we are busy building garden suburbs we must not permit the process of slum making to go on — as it surely will unless held in check by law.

The quarrel between the advocates of constructive and restrictive housing legislation is as though half of the community should say "What is the use of a penal code? If we have good schools and send all the children to them, no one will want to commit a crime," and the other half should retort "Close your expensive schools. If you have a well-thought-out penal code strictly enforced, everybody will *have* to behave virtuously, so why educate them?"

The housing problem, always two-fold, must have a two-fold solution. On the one hand we must prevent houses being built or occupied which fall below the accepted standard. On the other hand we must see that

enough houses are built in conformity to it to supply the demand, and they must be obtainable at a price which the workingman can pay.

Both activities are essential. They are, moreover, interdependent and ought to go on simultaneously, just as a boat must be rowed by two oars, which should move in unison. Even the intermittent action of a paddle results in lost motion. It is much to be regretted that the men at the oars do not always appear to see this and that the public mind has been confused by the rival claims of the starboard-oar and the port-oar schools of thought.

(3) *Necessity of Solving the Housing Problem*

The housing problem *must* be solved. It is not a question of Can we do it? but only of How shall we do it? When we are up against something which is a barrier to human progress, we find a way through, over or around. Which is merely another way of saying that necessity is the mother of invention. Evolution is a process which neither the constitution of the United States, nor the supposed interests of real estate owners, nor even the ancient and respectable force of inertia can permanently hold back.

We are the product of heredity and environment. Heredity is fixed at the moment of conception. From then on the only controllable element in the combination is environment. The earlier the stage, the more malleable is the product, and the more potent is environment. If we were not utterly blind and heedless, we would go to any length, make any sacrifice, to enable every child to spend his first five years, at least, while the foundations of his health, his mind and his character

are being laid, in an environment of pure air, sunshine, cleanliness and serenity.

Luther Burbank says in "The Training of the Human Plant": "All animal life is sensitive to environment, but of all living things the child is most sensitive. A child absorbs environment."

Tuberculosis flourishes in dark rooms and basement dwellings. The danger of contagion is multiplied by overcrowding. Overcrowding and lack of privacy result in immorality. A cheerless home is responsible for much intemperance and juvenile delinquency. Dark halls are unsafe for women and girls to pass through. Ill-lighted rooms produce defective vision. Lack of ventilation means lowered vitality. Dilapidation is fatal to self-respect.

Hospitals, insane asylums and reformatories, even schools, are expensive palliatives, dealing semi-successfully with effects, where in the interest of efficiency the effort should be applied to causes.

We hear about the futility of trying to educate children with empty stomachs. That is one side of the truth. It is equally true that you cannot educate children who are subnormally housed. Indeed we are a good deal like the Danaïdes and their sieve when we pour our millions and our energies into our public school system to educate children whom we foredoom to a stunted life by allowing them to live in surroundings whose whole tendency is to poison their souls and their bodies.

Some persons were shocked when the report of the Provost Marshal General came out on the results of the first draft and showed that almost exactly a third of the young men called to the colors had been rejected for physical defects (29.11 per cent. rejected by local

boards and 4 per cent. additional by the camp surgeons). In the thickly settled Middle Atlantic and New England states, the percentage of rejections was much higher. (Over 50 per cent. in Pennsylvania.) Really it was only what might have been expected from the kind of houses we are allowing American children to grow up in.

The awakening is at hand. We are going to realize the need of human conservation, both because the human individual has a fundamental right to be conserved, and because the nation cannot get along without him.

In the new democratic world which we hope for after the war, that nation will be the most successful whose people as a whole attain the highest standards of health, morals and intelligence. The slave-driver's methods are of the past. Industrial efficiency is the product of industrial contentment. Good citizenship is a product of normal family life. The other nations of the world are seeing to the housing of their people. Can we alone afford to neglect it?

CHAPTER II

HOUSING CONDITIONS IN THE UNITED STATES

I. HOUSING HISTORY OF NEW YORK

(1) *The Settlements and Jacob Riis*

IF the settlements had done nothing else, they would have justified the time, money and effort spent on them by cutting even a very small window through the blank wall of ignorance which used to stand between the poor and the well-to-do. Let any one who doubts the existence of such a barrier read a few early housing reports. They refer to the dwellers in tenements as if they belonged to some altogether strange species with which the writers had nothing in common. Even as late as 1894, in a Federal Government report bearing what would now be an unthinkable title, "The Slums of Baltimore, Chicago, New York and Philadelphia," we find slums defined thus: "dirty back streets, especially such streets as are inhabited by a squalid and criminal population." And then they are surprised by the lack of cordiality with which their investigators are received by those whom they have just labeled "a squalid and criminal population"!

In 1857 the first legislative committee appointed to examine into the condition of "tenant houses" in New York and Brooklyn, decided (the italics are their own) "to proceed to a *thorough personal inspection* of tenant houses in every ward of the city." Safeguarded by a detail of police, guided by the chief of the sanitary bureau,

and accompanied by reporters, they "penetrated to localities and witnessed scenes which in frightful novelty, far exceeded the limit of their previously conceived ideas of human degradation and suffering." The committee felt that they were indeed exploring a strange and hostile land in performing what they described as their "arduous, painful, and as may be conjectured, *hazardous duty*." Again the italics are theirs.

The admirable report on the Sanitary Condition of New York by the Council of Hygiene of the Citizens' Association in 1865 shows the same aloofness. Commenting on the rapid spread of tenements, it calls attention to the danger "of the entire absorption of the artisan and middle classes into the common herd of the utterly dependent and tenant-house class." Imagine any one writing about "the common herd" nowadays!

If we owe primarily to the settlements the speaking acquaintance we now have with our neighbors in the congested districts, the man who made it real to us, who awakened a general demand for housing reform, was that knight of the ready pen and great heart — Jacob Riis. His book, "How the Other Half Lives," published in 1890, repeated the very things the committees and commissions had been saying again and again since the fifties. But somehow he said them in a way that made them concrete and human and awoke a response in the popular heart. It is an open question whether the present New York tenement house law would ever have come about if there had been no Jacob Riis.

(2) *Earliest Mentions*

Our knowledge of bad housing conditions in the United States begins in New York, where, naturally, congestion developed earliest, through the rapid growth of the

city, through the extent and character of immigration, and through the peculiar local topography. The rapid influx of immigrants after the war of 1812 brought the first consciousness of the problem. The earliest note of warning was from the health authorities.

In 1834 Gerritt Forbes, the City Inspector (a health official), called attention in his report to the connection between bad housing and high death-rates.

In 1842 and subsequent years, his successor, Dr. John H. Griscom, reported again and again the overcrowded and insanitary condition of New York's tenement houses, courts and cellar dwellings. Smallpox and typhus fever were always to be found in them, and epidemics of yellow fever and cholera issued from them from time to time.

Soon afterward the humanitarian side of housing began to be voiced in the annual reports of the Association for Improving the Condition of the Poor. In the Fourth Annual Report (1847) it is stated that the tenements of the poor in the city of New York are generally defective in size, arrangement, water supply, warmth and ventilation, and that the rents charged for these wretched accommodations are disproportionately high. They had a scheme of launching a model housing company, but nothing came of it at that time. In 1853 they appointed a committee on the Sanitary Condition of the Laboring Classes, whose report went with some detail into the housing evils encountered in the various wards.

(3) *The First Official Investigation — Legislative Committee of 1857*

The State finally became aware of its responsibilities, and in 1856 the legislature appointed a select committee

of five members "to examine into the condition of tenant houses of New York and Brooklyn,"—as already related. Of Brooklyn they said that it was "as yet but measurably afflicted with the tenant house system." They described the origin of the system in New York. The growth of the business part of the city led well-to-do families to move up town. Their former homes passed into the hands of real estate agents, who let them out to workingmen's families, one or two on a floor. At first they served a useful purpose. The houses were well built, the rooms large and airy, the rents low. But under the pressure of demand, rents rose, "large rooms were partitioned into several smaller ones, without regard to proper light or ventilation . . . and they soon became filled, from cellar to garret, with a class of tenantry living from hand to mouth, loose in morals, improvident in habits, degraded or squalid as beggary itself." The next step was the erection of rear houses (sometimes converted stables) in the once spacious yards. Finally it occurred to some enterprising builder that more money could be made by putting up barracks to cover the whole lot.

No legal restrictions existed as to light, air, water, sanitary conveniences, repairs or occupancy, except a few weak provisions in the interest of fire prevention. The committee not unnaturally stated as their opinion that "The tenant house is the offspring of municipal neglect, as well as of its primary causes, over-population and destitution."

The fifty-four pages of this report present conditions of filth, dilapidation, overcrowding, degradation, dark rooms, offensive privies, lack of water, high rents and exorbitant profits nearly unbelievable at the present day.

We quote almost at random: "One room, 12 feet by 12, in which were five resident families comprising twenty persons, of both sexes and all ages—" After several pages of similar incidents, the committee sum up their impression as follows: "Dim, undrained courts, oozing with pollution; dark, narrow stairways, decayed with age, reeking with filth, over-run with vermin; rotted floors, ceilings begrimed and often too low to permit you to stand upright; the windows stuffed with rags." They describe a cellar lodging house at 17 Baxter Street, where from six pence to a shilling a night was charged and the average number of occupants to a bed was three, with no distinction between male and female. It is stated that in the upper part of this house twelve families comprising seventy-five persons lived in twelve rooms. We are told of a rear building at 39 Baxter Street, where the committee found fifteen persons living in one room, the height of which was 7 feet and the floor space 15 by 14, the rent being \$6 per month.

These rents are surprising, for we are accustomed to think of high rents as a modern evil, and we know that wages were very much lower at that time than now. But apparently \$4 to \$7 was the usual rental for a single room and \$5 to \$9 for two rooms, one of which was generally dark. We hear of a family with a monthly income of \$8 living in a garret for which they paid \$4. Profits were said to be calculated at 15 to 30 per cent. net, and even higher. Of the rear house at 39 Baxter Street it is further said: "To reach these premises it was necessary to pass through an alley the widest portion of which was but two feet, the narrowest nineteen inches. In case of fire, escape to the street would be a miracle."

The report classifies the prevalent housing defects under want of air, want of water, want of room, want of light and cleanliness, and want of plan.

Under want of water (page 35) we find an incident which sounds, *mutatis mutandis*, strangely familiar. "It is useless to supply these people with water," remarked a landlord to a member of the committee; "they don't know its use! They let the pipes freeze up; they let the water run away; sometimes the pipes burst and over-flow the house! I can assure you these tenants only *abuse* water!" Substitute bath-tub for water, and it might have happened yesterday.

The one-room dwelling, which means a single room inhabited by an entire family, was distressingly prevalent, with all its attendant degradation and vice. Obviously, with rents and wages as they were, it was sheer necessity for a considerable part of the population.

By want of plan, the committee mean want of regulation. They point out that under proper municipal restrictions and with legitimate profits in mind, comfortable and wholesome homes could be built and rented for no more than the unfortunate tenants were paying for their existing wretched quarters.

They quote from the New York *Daily Times* of March 28, 1856, the following: "Our experience, like that of the cities of the old world, is that the avarice of capitalists renders governmental interference for the protection of the poor and unfortunate an absolute necessity."

The report of the legislative committee concludes with a very significant statement: "The tenant house is the legitimate point at which to commence the positive work of social reform."

The commission recommended:

1. An enactment against permitting the renting of underground apartments or cellars as tenements.

2. Regulations as to the building of halls and stairways in houses occupied by more than three families, so as to insure easy egress in case of fire.

3. The prevention of prostitution and incest by providing that only a sufficient number of rooms, or a room properly divided into separate apartments, shall be rented to families, and by prohibiting sub-letting.

4. The prevention of drunkenness by providing for every man a clean and comfortable home.

The first and second recommendations have been measurably carried out, though it took many a long year to do it. Of the third, it may be said that conditions have improved, though they are still far from satisfactory. The fourth represents a goal as yet a long way in the future.

(4) Report of the Council of Hygiene and Public Health, 1865

In 1856 the death-rate of New York was 32.7 per 1000 of population. After the Civil War conditions became worse. A death-rate of 35.32 in 1865 startled thinking citizens into action.

The Council of Hygiene and Public Health of the Citizens' Association of New York made an elaborate investigation and report, already alluded to, on the sanitary condition of the city. This was primarily a health survey, in which contagious diseases, mortality statistics, street cleaning, and various other aspects of municipal sanitation were considered. The lion's share of attention, however, was devoted to the tenant houses. There were 15,309 of them at that date, with a population of about 480,000. In spite of the recommendations of

the legislative committee, 15,000 people were still living in cellars. Some of these cellars were below sea level and had water constantly standing in them. Sometimes it was sewage. A mother with a new-born baby was described as lying on a bed elevated on boxes to lift it above the water. Back-yard privies abounded, with over-flowing vaults. Open gutters ran with sewage. Garbage was thrown into the streets. Decaying animal and vegetable matter was everywhere. Pigs and goats roamed through the streets acting as scavengers. (This was stopped in 1867.) Tenement houses were built seven and eight stories high.

As a sample of lot overcrowding, take the "Rookery" located in the region between Broadway and the Bowery. It consisted of a front, middle, and rear building, completely covering the lot, except that between the front and middle buildings was a space of six feet and between the middle and rear buildings a space of *one* foot.

One of the most notorious barrack houses of this period, Gotham Court, was built, sad to relate, by a benevolent Quaker in the early fifties under the impression that it was a model tenement. This five-story structure was 34 feet wide by 234 feet long. One long side was bounded by a nine-foot alley with a high building on the other side. The other long side was bounded by a seven-foot alley with a high building opposite. One short end was contiguous to the blank wall of another building. The other short end faced on Cherry Street. Each apartment consisted of two rooms, one dark. The entrances were from the alleys. The privies were in the cellar, and the stench was offensive as far up as the third story. They were sewer connected (because it was a model tenement probably), and the sewers ran out under the two alleys, with ventilating gratings in

the pavement every few feet. The effluvia from these gratings were almost unbearable. Yet it would appear that the gratings were finally closed, rather because they afforded too convenient a means of escape to thieves than for sanitary reasons. The denizens of the (literally) underworld who habitually used the sewers as a thoroughfare were known as "swamp angels."

Dr. E. R. Pulling, who made the housing investigation and report for the already densely crowded Fourth Ward, and accompanied it by a valuable sanitary map, came to the following conclusion: "The establishment of suitable residences for the poor, if not accomplished by private enterprise, should become a subject of municipal and legislative action."

This report of the Citizens' Association resulted in the establishment of the present Department of Health (1866) and the enactment of the first tenement house law (1867). One provision of this law prohibited the occupancy of cellar rooms unless the ceiling was at least one foot above the level of the street.

Conditions improved, but not fast enough. Alfred T. White experimented in real model housing over in Brooklyn. The agitation continued, and the tenement house law of 1879 was passed. This required for the first time that no more houses should be built with dark interior rooms. Each room was to have a window opening to the outer air.

This was not such a thorough-going reform as it may sound, for out of its provisions grew the dumb-bell or double-decker tenement, the prevailing style of architecture from 1879 to 1901. It was built on the regulation 25-foot lot and was usually 90 feet in depth, leaving a 10-foot yard at the rear. At each side was an air shaft from fifty to sixty feet long and twenty-eight

inches wide, except in the middle of the dumb-bell, where it broadened to about five feet. There were four apartments on each floor. The front flats usually had four rooms each and the rear flats three. Each had, therefore, one room opening on street or yard and the rest on the air shaft, on which also opened the two water-closets per floor which the law now required for four families.

These dumb-bell tenements did, of course, represent an advance over the old solid ones, as toilets on each floor, one to every two families, represented an advance over yard privies and school sinks or cellar water-closets. But the result, especially where the houses were six stories high, was still intolerable. The chief function of the air shaft often seemed to be the interchange of smells, profanity and bacteria, "Gigantic culture tubes," some one called them.

(5) *Tenement House Commission of 1884*

The next forward step was the appointment by the Governor in 1884 of a commission "to investigate the character and condition of tenement houses in New York" and report to the legislature with recommendations. Joseph W. Drexel was chairman and Felix Adler was one of the members.¹ At this time there were 26,000 tenement houses, of which 3,000 were rear houses.

The commission made a number of recommendations, most of which were embodied in the 1887 amendments

¹ The appointment of this commission came as the direct result of a series of sermons on the tenement house evil delivered before the Ethical Culture Society by Dr. Adler. Another result was the organization of the Tenement House Building Company, which opened model houses on Cherry Street in 1887. Of scarcely less interest is the fact that one of these sermons, which he was reporting for the *New York Sun*, started Jacob Riis on his crusade.

of the tenement house law. These reforms were not achieved without a struggle, witness the provision for running water on each floor. In practice that meant a hall sink, an improvement over a hydrant in the yard, but not a very radical requirement, one would suppose. Yet Trinity Church Corporation, which was a large owner of tenement house property, fought this section of the law most bitterly. The Court of Common Pleas ruled that it was unconstitutional. It was not until 1895 that the Court of Appeals reversed this judgment and the law became operative.

The 1887 legislation abolished privy vaults, permitting school sinks to be installed in their place. An excellent feature was the establishment of 65 per cent. as the maximum proportion of an interior lot which buildings erected in the future might cover. The pressure against this was so great, however, as to bring about an amendment, under which the Board of Health was permitted to grant exemptions at its discretion, which largely nullified the law. Cellar floors were to be concreted. The definition of a tenement house was changed to include three-family houses. It had formerly been "more than three." The sanitary inspection force of the Board of Health was increased from thirty to forty, and semi-annual inspection of tenements was ordered. But the order was never carried out, because the force was still much too small. The creation of a park at Mulberry Bend, replacing some of the most objectionable old buildings, was one of the results of the work of this commission.

Meanwhile the Neighborhood Guild and the College Settlement had been started, and through them many people were getting a first-hand knowledge of tenement houses and their occupants. And Jacob Riis was passing

on this knowledge, second-hand, but still vital and human, to a much wider audience.

(6) *Tenement House Committee of 1894*

In 1894 another tenement house commission, called a committee this time, was appointed, of which Richard Watson Gilder was chairman. The death-rate in New York City at this period had fallen to 21.03. That shows a big improvement over earlier times, but a condition still far from ideal. Immigrants were pouring in. Farmers' boys and girls were flocking to the city.

The Board of Health estimated at this time that there were 39,000 tenement houses in New York. Of these it had listed 2,425, containing 15,726 families, as having bad structural or sanitary conditions. The agents of the committee visited these first. Eventually they visited 8,441 houses. Most of their statistics refer to 3,984 houses with 33,485 apartments and 86,902 rooms, and a population of 121,323 people. Among these they found 7,279 apartments, with 16,756 dark rooms, affecting 71,015 persons. They found 37,469 persons depending on toilets listed as "bad" and 38,157 on toilets listed as "very bad." Only 306 out of 255,033 persons investigated had access to bath-tubs. In hundreds of cases from 90 to 100 per cent. of the lot was covered by buildings. More than five-sixths of the houses had their toilet arrangements in the yard, and nearly half of the remainder in the cellar. Only fifty-one were supplied with toilets in their apartments. A trifle over half the houses had their water supply in the hall. Five hundred and twenty-seven houses (over one-eighth) were dependent on a yard supply. The remainder had water in the apartment. More than one-fourth of the houses had no fire escapes, and more than another fourth had

improper or insufficient ones. Bad conditions of halls and cellars, and various manifestations of dirt and dilapidation are also tabulated.

These summaries do not agree with the highly optimistic generalizations of the federal report of the same date already mentioned ("The Slums of Baltimore, Chicago, New York and Philadelphia"), which states on page 100: "The extraordinary freedom from sickness in the slums of New York reflects great credit on the health board of that city. In 311 tenements visited not a single adult sick in bed was seen, except where the sickness was due to an increase in the population, and very few children. Of what village of the same population can the same statement be made?" And on the following page we are told: "Without any exception it was found that the air in the tenement houses was as pure as in any residence visited." A comparison of the data accumulated and methods employed in the two reports will leave little doubt as to which should be given more weight.

The writer's personal acquaintance with New York tenements dates from about this period and is limited to an area within easy walking distance of the Rivington Street College Settlement and a branch library it had on Mulberry Street. The writer was young and inexperienced. The years since have been filled with many things. But the impression remains strong of dark and usually dirty halls, rickety balusters, and gloomy rooms. Whether these rooms were clean or dirty depended on the family living in them. But in only one room of each suite (the one opening on street or yard) was it possible to see to do anything at mid-day without artificial light.

The legislation (1895) which resulted from the recom-

mendations of the Committee of 1894 made some provision for small parks and playgrounds in congested districts and for an increase in the force of sanitary inspectors. It provided that a basement or cellar dwelling should have its ceiling at least two feet above the street level. Too much discretion was left with the Health Department about many matters, and a backward step was taken by lowering the 600 cubic feet of air space per person, required by the act of 1879, to 400 cubic feet for adults and 200 for children. It cannot, however, be said that the provisions of 1879 had ever been enforced.

(7) Tenement House Commission of 1900

The next important official source of information about housing conditions in New York is the report of the Tenement House Commission of 1900. Meanwhile Brooklyn, Staten Island, Queens and the Bronx had been joined to Manhattan to form Greater New York. Brooklyn, especially, had a large tenement house population. So the startling figures of 82,652 tenement houses, inhabited by 2,372,079 persons, represent annexation as well as growth.

In the early days only the poor lived in tenements, but the flats and apartment houses grew apace to fit the needs of various pocketbooks. As the total population of Greater New York in 1900 was 3,437,202, it will readily be seen how large a proportion of its people were living in multiple dwellings. It would be rash to conclude that all those who paid high rent got wholesome quarters, but it is naturally those paying low rents who got the worst, and it is with these we must concern ourselves.

There were 350,000 dark interior rooms in Greater New York at this time, as has already been stated.

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(Robert de Forest, Introduction, "The Tenement House Problem," 1903, p. xvii.) The commission found that some progress had been made since the report of the Tenement House Committee of 1894 in the installation of toilets and city water and in regard to cellar dwellings. The worst existing evils were insufficiency of light and air, danger from fire, lack of separate toilet and washing facilities, overcrowding, and dirty cellars and courts and other defects which come under the head of bad housekeeping.

The recommendations of this commission and their results (the tenement house law of 1901 and the creation of the Tenement House Department for New York City) must be studied in the next chapter. We are concerned here with the effects of this legislation on housing conditions, which have been marked and good. The standards set by the law were the highest set by any law at that time, and probably no other housing law in the United States has been so well enforced.

The New York tenement house law (applicable only to cities of the first class), provides, broadly speaking, for three things: (1) a fairly high minimum standard in structure and sanitation for buildings to be erected or altered in the future, (2) a much lower standard for buildings already in existence, and (3) a uniform standard of maintenance (cleanliness and repairs) for all.

Only in a comparative sense can even the new-law tenement be said to represent a satisfactory housing standard. Builders and real estate men bitterly fought and still bitterly fight any limitation of their expected profits from future ventures. The abnormally high value of real estate in New York City automatically limits standards, if costs are to be kept within the renting limits of those of moderate means. The standards set were prob-

ably the best attainable. It will not be claimed that they are adequate. Too large a proportion of the lot is built upon. Courts are too small, yards are too shallow. Rooms should be larger. Non-fireproof houses are permitted to be higher than is safe. Bathrooms are not obligatory. They are, however, in practice, fast becoming the rule.

Yet new building requirements damage nothing more material than *hopes* of gain. Retroactive restrictions, obligatory improvements in already existing houses, represent, on the other hand, a compulsory outlay in hard cash, and in most cases, or so the owners argue, a proportionate reduction in the profits of an investment already made. The vested interests involved are enormous, and the fight against the enactment of the tenement house law correspondingly strong. Nor has the struggle ever abated. Not a session of the legislature passes without efforts to repeal or weaken the law, and it is only preserved at the cost of eternal vigilance. Naturally, the provisions in regard to old buildings are a compromise and a far from satisfactory one. Nearly every point was fought in the courts, and many years passed before it was possible to enforce even the modest requirements of the law.

The unsatisfactory expedient in regard to dark rooms of cutting a window into an adjoining room was discussed in the first chapter.

Similarly, the law went no farther than to require the abolition of yard privies and school sinks, permitting yard or cellar water-closets to continue where they already existed or to be installed in the place of privies and school sinks. But even this requirement was not completely in effect until 1916.

The writer has some first-hand acquaintance with the

present condition of old-law tenements in Manhattan and Brooklyn. The excellent inspection force of the Tenement House Department secure from the owners, as a rule, a fairly satisfactory standard of cleanliness and repairs — a much higher standard than is enforced in any other American city. Nevertheless, the writer has seen houses within three years in the disorderly colored district of San Juan Hill which are a disgrace to civilization.

Conceding the exceptional character of such houses (and of their tenants), there can be no question of the enormous improvements which have taken place since the fifties and sixties, or even since the eighties and nineties. But by no decent standard can present conditions be described as satisfactory. Semi-dark rooms, whether in dumb-bell houses or in railroad flats with windows between the rooms, are not fit to sleep or live in. Toilets in yards and cellars are neither sanitary nor morally safe. According to a census taken by the Tenement House Department in February, 1916, there were still 9,690 yard water-closets belonging to 2,802 tenement houses in Manhattan alone, with 17,878 families, or approximately 80,000 people, dependent on them.

Cellar dwellings are prohibited in new buildings, but are allowed in old-law buildings if the ceiling is two feet above ground and the Tenement House Department grants a permit. Basement apartments are permitted in all buildings. They are defined as being at least half (which means at least $4\frac{1}{2}$ feet) above the level of the pavement. Yet they are not fit places to bring up children in, and the cellar apartments are, naturally, less so.

2. HOUSING HISTORY OF OTHER LOCALITIES

It is neither possible nor desirable to discuss housing conditions throughout the country with the fullness with

which those of New York have just been described. The housing conditions of the metropolis are of primary importance because of sheer bulk, because of the acuteness of evil conditions, which are nevertheless thoroughly typical, and because of the energetic and costly measures taken to bring about relief. Nowhere else has congestion been so great, nowhere else has the tenement house problem loomed so large, nowhere else has it been necessary to deal with so vast an aggregation of people or so tremendous a grouping of vested rights. But as it is true, on the one hand, that nowhere else in this country, perhaps nowhere else in the world, have housing conditions been so outrageously bad, so, on the other hand, it is true that nowhere else in this country at least, has so strong, so persistent, and on the whole so successful a fight for reform been waged.

If the housing problems of New York have been unique in extent, they have been perfectly typical in kind. A few instances, taken from various parts of the country, will serve to show how history repeats itself.

(1) *Washington, D. C.*

Nothing is known of housing troubles in Washington until the latter part of the Civil War. A stream of refugee slaves created the first problem. They were destitute. They were shelterless. Something had to be done. Charitable people let them occupy the servants' quarters at the far end of their deep back yards. Unused stables were made over into houses for them. Flimsy barrack buildings were put up on rear lots. The refugees used the service alleys for ingress and egress.

Major l'Enfant designed the capital city on generous lines, with broad streets and deep lots. It was an ad-

mirable design, except that it took no account of the poor man, in that it provided no possibility of cheap building sites. The service alleys became residence streets to fill the need.

Many well-to-do people found themselves in straitened circumstances after the war, and a great deal of property changed hands. Shacks at the foot of the garden, originally given free of charge to negro refugees, were fenced off from their street-front neighbors and rented for all the trade would bear. There was so much profit in it that rows and rows of shoddy little four-room brick dwellings were put up during the seventies, facing on the alleys and rented to negroes.

Here, to be sure, was no lack of light or air, nor were the rooms as a rule excessively small. The trouble lay in the utter neglect of sanitation. Neither sewers nor water mains ran through the alleys. Yard privies were universal. A hydrant at the street corner might provide the only water supply for several hundred people. There were no pavements, no lights, no provision for the removal of garbage.

In the early seventies the newly created Board of Health began calling attention to the deplorable sanitary conditions, the high death-rate, the appalling infant mortality, and the resulting danger to the rest of the city. Some agitation by citizens resulted. But it was not until 1892 that Congress passed a law prohibiting any further building of dwelling houses on alley lots. This prohibition, with the activity of the Board of Condemnation of Insanitary Buildings (created in 1906), has reduced the number of alley houses from nearly 4,000 to about 3,000, the population falling from 25,000 to 11,000. Other factors contributed to this decrease in population, especially the educational process which has

led many alley residents to seek other homes. About 500 alley houses are vacant.¹

Meanwhile many improvements have been carried out. The alleys have been paved and lighted and given the benefit of equal street cleaning and garbage-removal service with the rest of the city. Water has been piped through and each house has its own yard hydrant. Water indoors is still exceptional. The yard privies have been superseded by yard water-closets with sewer connections. These changes mean much. On the other hand, the field force of the Health Department is so small that inspections can be made only on complaint. The result is a degree of dilapidation — broken plaster, rotted boards, leaking roofs, and the like — which would be impossible in an adequately inspected city like New York.

Health conditions have greatly improved. The alley death-rate in 1875 was estimated at 65 per 1,000.² In 1912 it was 28.52. But as the death-rate on the streets for the same year was 17.32, it will be seen that the alley still has a good deal to answer for. One baby out of four born in the alleys dies within a year. Not long ago it was one in three. The tuberculosis death-rate is fifty per cent. higher among alley negroes than among negroes living on the street.

The moral aspects of the alleys are as bad as the physical. Their inhabitants are hidden away out of sight, removed from the restraining influence of public opinion. Every chance favors the corruption of the innocent by the vicious. Half of the children born in

¹ Just previous to the war. The house famine which the war brought to Washington has probably filled them again.

² The general death-rate among the colored population of Washington in 1875 was 42.86 per 1,000. Among the whites it was 21.04. Report of Committee on Building of Model Houses, President's Homes Commission, 1908, p. 35.

the alleys are illegitimate as against one in twelve for the city, or one in five for the general colored population.

The police court blotters tell a similar story. The Superintendent of Police gives in his report for 1912 the percentage of arrests to total population in Washington as 10.13, and the percentage of arrests of colored persons to total colored population as 18.93. In a study of four typical alleys with a population of five hundred and forty, the writer found the percentage of arrests to population was 35.93, or very nearly twice that of the general colored population. ("Four Washington Alleys," *The Survey*, Dec. 16, 1913.)

There are few tenements in Washington, but those few are particularly bad. There are not many dark rooms, but the dark room exists. There are numerous ramshackle frame buildings on the streets, as well as in the alleys, of dilapidated and disreputable appearance. The writer a few years ago called the attention of the Board of Condemnation to a group of three leaning against each other at three different angles from the perpendicular, presenting an aspect of extreme intoxication. They were within two or three blocks of the British Embassy, Dupont Circle, and other landmarks of the northwest residence section. This group was torn down, but hundreds, nearly as bad, remain.

Rents are, as always, an important element. They average about \$8¹ in the alleys for a four-room house. On the streets they are much higher. Very few houses or apartments on the streets rent for under \$15. Colored tenants have to pay from \$18 to \$20. These rents were for the period just before the war. The unskilled wage earners among them must, therefore, choose between

¹ Pre-war rate.

living in alleys and the sub-letting and overcrowding evil.

It will be necessary now to move still more rapidly in our survey, and, omitting history, give the merest indication of present housing conditions in a number of our cities. There is no North, South, East or West. With slight local variations in emphasis, all have the same problems.

(2) *Boston*

In 1891 The Massachusetts Bureau of Statistics of Labor made a monumental census of tenement houses in Boston (by which it meant rented houses or apartments) and published the results in two volumes. Its investigations included 311,396 persons, comprising 71,665 families. Of these it classified 12.07 per cent. as living under bad or poor conditions as respects light, ventilation and cleanliness.

In 1903-4, a Commission to Investigate Tenement House Conditions, appointed by the Mayor, reported that there were 5,844 dark rooms in tenement houses, and tenement houses in Boston do not include three-family dwellings.

The Housing Committee of the Boston 1915 Movement reported in 1910 on a study of ten typical blocks in various parts of the city that the percentage of dark rooms varied from 13 to 18. In the last 125 houses visited by the inspector of the Women's Municipal League (report of March 1, 1918) 9 per cent. of the rooms were dark. Many typical instances of bad housing are described in a bulletin of the Department of Housing of the Women's Municipal League, bearing the date, February, 1916. It is the result of five years of painstaking investigation by a trained staff. Restrictive hous-

ing legislation in Boston has been inadequately developed and is inadequately enforced. Insanitary toilets in insufficient numbers, located in cellars and other objectionable places, stopped-up drains, dark halls, fire hazards (unsafe lamps in halls, accumulations of rubbish in cellars, and improper fire escapes) are described at length and made vivid by photographs. Some improvement has been made in the matter of basement and cellar dwellings. Over 1,600 were known to be inhabited in 1914. Since the basement law was passed in 1915 more than 900 of these have been vacated.

The Third Annual Report of the Massachusetts Homestead Commission (for 1915, published 1916) gives density and mortality statistics and other housing data, not only for Boston, but for the mill towns. Massachusetts has the third largest number of persons per dwelling in the United States, 6.6 (New York and Rhode Island being higher), according to the 1910 census, and is one of the five states in which this density figure is increasing. Infant mortality and tuberculosis figures are shown in connection with housing conditions, and the bad eminence of Fall River in both respects perhaps bears more than an accidental relation to the fact that this city has persistently refused to adopt the state tenement house law or to appoint a town planning board.

The infant death-rate (number of deaths under one year old to 1,000 births) was 186 in 1910, reduced to 169.7 in 1914 for Fall River. Lowell had 231.9 in 1910 and 146.3 in 1914. But compare New Zealand's 51 in 1914 and Letchworth's 38.

(3) *San Francisco*

The Western states often put the older communities of the East to shame by the promptness and thorough-

ness with which they adopt progressive measures. What has happened in San Francisco? What occurred after the earthquake has already been described (pp. 20, 21).

In the reports of the San Francisco Housing Association, besides a record of great laxity in law enforcement, and the lot overcrowding, there are constant references to room overcrowding. The following paragraph from the first report (1911) will do for a sample: "In four blocks on Telegraph Hill the number of persons per hundred bedrooms are 206, 246, 229, 202, with 229 persons in 84 bedrooms in the Cuneo flats." The second report (1913) deplores the prevalence of two-room apartments and the fire risk of wooden tenements. The Second Annual Report of the Commission of Immigration and Housing of California (1916) describes "the wretched shacks and tenements on Telegraph Hill" and calls attention to the fact that the most dilapidated and insanitary shacks are without supervision because they are not tenements. What they lose on this account, however, cannot be a very thorough supervision, for San Francisco had but two tenement house inspectors, who were secured in 1914 after several years of effort by the Housing Association.

(4) *Baltimore*

Has any one an idea that there is something local about the greed of Northern and Western landlords, or that housing problems are less pressing in the South? There is a report of a special committee of the Association for Improving the Condition of the Poor and the Charity Organization Society, on "Housing Conditions in Baltimore," embodying the results of an investigation made by Janet E. Kemp in 1907, which tends to destroy

any such illusion. Of 1,174 apartments inhabited by negroes and foreign-born whites, 15.1 per cent. were found to consist of one room only, and nearly half of the one-room apartments were the homes of from three to eight people. There were forty-eight dark rooms, practically no fire escapes, widely prevalent dilapidation, water nearly always limited to a yard hydrant, surface drainage and yard privies all but universal. An article in the *Survey* of September, 1911, quotes the Health Department report of 1903 estimating that there were at that time 90,000 earth closets in Baltimore. In 1911 the installation of a modern system of sewers was under way. It has since been completed. New houses have to connect with the sewers, and efforts are being made to get the old houses connected. But much remains to be done.

(5) *Richmond*

There is a report published in 1913 on "Housing and Living Conditions in the Neglected Sections of Richmond," by Gustavus A. Weber, Secretary of the Society for the Betterment of Housing and Living Conditions. Dilapidation, room overcrowding, lack of water (negro tenants often have to carry water the distance of a city block from the nearest hydrant), lack of sewers and sewer connection, unpaved streets, excessive rents for negroes, lack of adequate arrangements for the disposal of ashes, trash and garbage, seem to be the prevailing troubles. There is little lack of light and air so far, but as the city is growing rapidly and there is no legal restriction on the percentage of a lot that may be built on, this evil will doubtless soon become manifest.

Incidentally, Richmond has the highest death-rate but one (Memphis) of the fifty largest cities in the United

States. Of course, cities with a large negro population are at a disadvantage in comparing crude death-rates, because the negro death-rate in all places of which we have knowledge, exceeds the white. But the death-rate among Richmond's whites is also well above the average.

(6) *Chicago*

In 1915 the new Department of Public Welfare of Chicago published a housing survey of the Italian district of the Seventeenth Ward. In the four blocks studied much overcrowding was found. Forty-two per cent. of all sleeping rooms were illegally overcrowded. Four men slept in a small room affording only 152 cubic feet of air per man. Lodgers constituted 25 per cent. of the population. Ten per cent. of the apartments were in cellars or basements, many of them dark and damp. Most of the houses were old, 55 per cent. were frame, 20 per cent. of them in distinctly bad repair. Eleven per cent. of the buildings covered 100 per cent. of their lots and had no adjoining open spaces, 41 per cent. covered more than 80 per cent. of the lot. Twenty-five per cent. were rear houses. Twenty-two rooms had no windows, 66 had windows into other rooms only, 146 opened into inadequate outer space. Two blocks (with 877 people) had only two bath-tubs between them.

The Chicago School of Civics and Philanthropy has been bringing out a series of district housing studies for some years past. They all tell a similar story.

(7) *St. Louis*

St. Louis is worse off than Chicago, in that it suffers from a shocking lack of sewer connection. There is a report on "Housing Conditions in St. Louis" in 1908, written by Charlotte Rumbold of the Housing Com-

mittee of the Civic League. The survey covered 48 blocks. There was much lot overcrowding. There were rear and alley houses, sometimes middle houses, in some cases four houses on a hundred-foot-deep lot. In 18 cases 100 per cent. of the lot was built upon. Of the 2,022 toilet accommodations in the district, 1,818, or 89.9 per cent., were privies, which served 91.9 per cent. of the population, or 12,251 people. In one case 134 persons used four compartments over a single vault. The houses on the street, for the most part, were not built for tenements, but were converted residences. Dilapidation was the rule, especially in the rear houses. There were dark rooms and basement dwellings. Sometimes the per capita air space was as low as 178 cubic feet. Three people lived in a shed 7 feet high with 5 by 6 floor space. Yard hydrants furnished the usual water supply. The district contained 435 one-room dwellings. On page 74 this significant statement is made: "A description of New York's tenement streets in 1860 sounds as though they were Seventh and Eighth Streets in St. Louis in 1908."

A pamphlet published by the National Housing Association, "What Our Cities Do Not Know," giving data for 1914, puts the number of privy vaults in St. Louis at 20,000 and states that 80 per cent. of them are on sewered streets and consequently without a shadow of excuse for their existence.

(8) *Philadelphia*

St. Louis and Baltimore are not alone in the matter of privy vaults. There is also Philadelphia. The City of Brotherly Love, also called the City of Homes, had, according to the police census of 1914, 39,078 such vaults. As there had been 60,000 in 1911, the reduction, at least,

shows commendable activity. Between 1914 and May, 1917, 24,397 vaults were abandoned, but the remaining number is greater than the difference between the two figures, because new ones are still being built.

The Fourth Annual Report of the Philadelphia Housing Commission (1914) quoting the records of the Health Department for 1912, states that of 13,534 apartments in 2,874 tenements which had been studied, 27.4 per cent. were of one room, 37.1 per cent. of two rooms, 16.8 of three rooms, 8.5 of four rooms, and 10 per cent. of more than four rooms.

During 1914, the Philadelphia Housing Commission investigated 6,641 complaints, of which 6,439 proved to be well founded, dealing with cellar dwellings, room overcrowding (e. g., fifteen and twenty-two persons in three rooms) surface drainage, filth, leaks, dark rooms, immoral occupancy, and lack of water supply. The last is a frequent defect, especially in the courts and alleys. The Housing Commission in 1912 reported instances of 12, 14, 16, and even 18 houses sharing one outdoor hydrant. The law in effect previous to the housing code passed in 1915 set a minimum of one hydrant for three houses with a common court or yard, which was certainly bad enough.

A curious thing about Philadelphia is that pigs were permitted to be kept in the thickly settled parts of the city until quite recently. A start was made to do away with this condition, the 40,000 piggeries of a few years ago having been reduced to about 10,000 by the spring of 1917, when the Health Department at last decreed that all must go.

Philadelphia is justly proud of the number of her working people who are able to live in one-family houses. ("One Million People in Small Homes," Helen Parrish,

The Survey, May 6, 1911), but such tenements as Philadelphia has are more neglected and objectionable than those of New York.

(9) *Cincinnati*

Touching the housing conditions in this city, perhaps it is permissible to quote a remark made by Mr. Veiller in his oral report to the National Housing Conference of 1916. He said the slums of Cincinnati and St. Louis embodied his idea of hell. In the printed proceedings, the meaning is less picturesquely expressed.

(10) *Providence*

"The Houses of Providence," a study made during the summer of 1916, by John Ihlder, Madge Headley and Udetta D. Brown, notes serious lot overcrowding and great fire hazards due to three- and four-story wooden tenements built close together. Many densely populated streets are still unpaved and unsewered. A large foreign-born population is living under these conditions. One of the good sanitary features of Providence is the excellent water supply piped to every house.

(11) *Columbus, O.*

In 1910, Otto W. Davis, secretary of the Associated Charities, conducted a housing investigation and reported dark rooms, no water, no toilets, 100 per cent. of the lot built on, and other familiar troubles.

(12) *Grand Rapids*

In 1913, Udetta D. Brown made a housing study in Grand Rapids and found one-family houses still the predominant type. But very objectionable tenements with dark interior rooms were beginning to be built over

stores. More than half of the houses studied had yard toilets or privies.

(13) *Texas*

A series of articles on housing conditions in Texas (1911) has been reprinted in pamphlet form from the Galveston-Dallas *News*. The general impression produced by this pamphlet is of the Mexican and negro population crowded into dilapidated shacks without water or sewer connections, or even decent yard space, and of rents which bring an unreasonably large return on the small capital invested.

(14) *Minneapolis*

Minneapolis thought it had no slums till the housing committee of its Civic and Commerce Association published in September, 1914, the results of a "preliminary investigation," which showed it had over a thousand dark rooms, a number of basement and some cellar dwellings, 17,000 vaults and cesspools, inadequate water supply in certain districts, and dangerous tendencies to lot and room overcrowding.

(15) *Newburgh, N. Y.*

Small towns have housing problems as well as large cities. Newburgh supposed it had none till a survey made in 1913 showed that of the families studied 95 per cent. had no bath-tubs and 69 per cent. had to share toilets with other families.

Why multiply instances? The supply of information is by no means exhausted, but the story is monotonous and depressing. There is no chance for stone-throwing. No community is without sin.

Nothing definite as to numbers can be stated, but we shall

be within the truth if we say that one-third of our people are living under subnormal housing conditions, conditions which tend to lower rather than raise the physical, mental and moral stamina of all the persons, but especially of the children, who are subject to them. And about 10 per cent. are living under conditions so bad that the toleration of them by the community would justify an indictment for manslaughter. Jacob Riis once wrote (*Charities*, Feb. 6, 1904): "The Declaration speaks of life, liberty and the pursuit of happiness. It does not say a word about the right of anybody to kill his neighbor with a bad house any more than he has a right to kill him in the street with an ax."

CHAPTER III

RESTRICTIVE HOUSING LEGISLATION IN THE UNITED STATES

I. RESTRICTIVE AND CONSTRUCTIVE LEGISLATION

THE knowledge of an evil arouses the desire to right it. There are, broadly speaking, two ways, and only two ways, of correcting bad housing conditions, and they are not alternate, but complementary. Neither can get very far alone. Bad housing conditions must be abolished and good housing conditions must be created. In the United States we have called legislation to our aid to accomplish the first and have trusted to private initiative for the second. In nearly every country of Europe, in the more progressive states of South America, and in the great self-governing British colonies, it has been felt necessary to have the help of legislation for both.

The two types of legislation, which we have called restrictive and constructive, have already been defined as follows (pp. 19, 20):

Restrictive housing legislation aims to prevent the erection or maintenance of bad houses through the establishment and enforcement of minimum standards of light, ventilation, sanitation and safety.

Constructive housing legislation creates the mechanism through which the community itself undertakes to provide suitable houses at cost for such of its citizens as need them. The community may act either directly or

indirectly. Municipal housing is direct. The loan of money to a housing company is indirect. Both are constructive.

Many foreign housing acts combine both types. The Dutch housing law of 1901 is a case in point. (U. S. Bureau Labor Statistics Bulletin 158, p. 382.) It deals with municipal housing and public loans for housing on the one hand, and with housing inspection, sanitary requirements and slum clearance schemes on the other. It is a conscious and well-thought-out attempt to include a complete housing program in one legislative act.

The British Housing of the Working Classes Act of 1890 and Housing and Town Planning Act of 1909 contain a mixture of the two elements. But they do not include all legislative enactments on the subject. Many restrictive housing provisions are in the Public Health Acts, and the Small Dwellings Acquisition Act covers one phase of constructive activity which the Housing of the Working Classes Act does not touch.

In the United States, if we except the interesting experiment embodied in the Massachusetts Homestead Commission, a housing loan statute in Oklahoma and the very recent war housing activities of the Federal Government, we have confined ourselves to restrictive legislation. For this policy, the report of the New York Tenement House Commission of 1900, the success of the New York tenement house law, and the activity of Lawrence Veiller and his associates of the National Housing Association are largely responsible. That the New York tenement house law has been productive of great good, or that Mr. Veiller's experience and services entitle all that he says on the subject to careful consideration, no sensible person would deny. It may, however, be questioned whether in a matter vitally

affecting the welfare of something like thirty millions of our people, the opinion of any one man, however eminent, ought to be accepted as final, especially when the weight of foreign authority is decidedly on the other side. Probably Mr. Veiller himself has modified his views since the report of the Tenement House Commission of 1900 was written and since he gave the insanitary condition of certain tenements acquired by the city in condemnation proceedings and not yet torn down, as a sample of what American municipal tenements would be like if we had them;¹ for in the opening chapter of "A Model Housing Law," published in 1914, we find the following paragraphs:

"The question which every housing reformer must face is: What method will give the largest results with the least expenditure of energy and effort? It is largely a question of emphasis. The method which will return 90 per cent. of results and not 10 per cent., is obviously the method to follow. No one thing will in itself solve the housing problem in any community. Housing evils are of so manifold a nature and have so many manifestations that it is, of course, apparent that many things must be done before right conditions can be achieved. There is no method of housing reform which the housing reformer should not adopt provided it will produce results. It must always be submitted to this practical test. In some cases all methods are to be employed, not merely one.

"That legislation alone will solve the housing problem is, of course, absurd. But the point that we wish to lay emphasis upon is that in most cases the largest results have come from legislative action and that until certain

¹ First Report New York Tenement House Department, pp. 41-46.

fundamental evils have been remedied it is futile, or worse, to adopt the methods of housing reform which may be said to belong to the post-graduate period rather than to the kindergarten stage of community development. In other words, we must get rid of our slums before we establish garden cities; we must stop people living in cellars before we concern ourselves with methods of taxation; we must make it impossible for builders to build dark rooms in new houses before we urge the Government to subsidize building; we must abolish privy vaults before we build model tenements. When these things have been done there is no question that effort can be profitably expended in the other directions mentioned."

There can be little dissent from this philosophy — at least in its main lines. The kindergarten-post-graduate metaphor must not be pressed too far, since Mr. Veiller suggests no process of housing reform corresponding to the rather extensive intermediate stages. Kindergarten and primary or undergraduate and post-graduate might present a more accurate analogy, but would be less picturesque.

The writer agrees with this distinguished authority as to the logical priority of restrictive legislation. The writer is, moreover, convinced of the practical wisdom of the decision of the New York Tenement House Commission of 1900 to eschew municipal housing at that time and devote its energies to restrictive legislation, though some of the reasoning by which it arrived at this decision could well be challenged. At that time in New York City a law to stop the building of dumb-bell tenements and to clean up the existing filth and mend the existing dilapidation was the method that would return 90 per cent. of results.

2. PROVISIONS OF THE VEILLER MODEL HOUSING LAW

Instead of following the historic order, we are first going to study the provisions of the Model Housing Law in Mr. Veiller's book (1914) and afterwards consider how near existing laws come to its standards.

The model law is a state law. Since we cannot have a national restrictive law, the state is clearly the best unit. A local enactment is often necessary when a state law has not yet been secured, or to raise the standard imposed by the state law, but it should never be regarded as a substitute.

The model law is mandatory. There is no reason for making the adoption of a housing law a matter of local option, as is the case in Massachusetts. You might as well have communities voting on whether they will prohibit burglary. The people of Massachusetts are not satisfied with the situation. Efforts have been made to secure a state-wide law. So far, however, the home rule sentiment of the state has proved stronger than the desire for uniform housing legislation.

The model law is a housing law, not a tenement house law. Clearly, people who live in one- and two-family houses have as much right to live under sanitary conditions as those who live in multiple dwellings,¹ and any idea that they need no protection is fallacious. Are dark rooms or lack of water supply any less of a menace because the number of families under a roof is only one or two? Of course the more shocking conditions that

¹ A multiple dwelling, as defined by the model law, is "a dwelling occupied otherwise than as a private dwelling or two-family dwelling." It includes Class A, or tenement houses, and Class B, or hotels, lodging houses and institutions.

stirred public opinion to action were in tenement houses. So quite naturally reform began with them. But that is no reason why we should be content to stop there.

The provisions of the model law fall under three main heads: Structural requirements for dwellings hereafter erected, structural improvements for dwellings already erected, and maintenance requirements.

Alteration requirements may be regarded as a sub-head, for they form a sort of compromise or connecting link between the old-building and new-building standards. The central thought is that every change made must be in the direction of the requirements for new buildings.

As was pointed out in the last chapter, a much higher standard can be imposed on new buildings than on old ones. The opposition to a plan which limits the profits of possible future enterprises is naturally less keen than to one which forces owners of existing buildings to put their hands in their pockets and incur definite expenses. The standards for new buildings are, however, automatically limited by the point at which builders would cease to find it profitable to rent dwellings at a figure which lower-paid workers could afford. Housing reform must not be allowed to create house famines. This argument is naturally much used by those with interested motives, but it is powerful because of the amount of truth it contains.

As a matter of fact, standards have sometimes been raised above this point, the supply of existing houses being counted on to take care of the unskilled wage earner. Perhaps it is believed that as the old houses disappear, wages will be automatically forced up to meet the situation. Perhaps that will be the result, though the danger of increased sub-letting and overcrowding is very real.

It is certain that the standards have never been too high from the point of view of public health and morals.

In the model law, many standards are not fixed absolutely, but are supplied with a sliding scale, "a flight of steps both up and down," as Mr. Veiller puts it, so that in propitious cases, communities may impose a higher standard, and where opposition threatens defeat, concessions may be made.

(1) *Requirements for New Dwellings*

are classified under the heads of light and ventilation, sanitation and fire protection.

A. Light and Ventilation

This includes the area of a lot which may be built on. It varies from 90 per cent. of a corner lot with streets on three sides to 40 per cent. of an interior lot more than 205 feet deep. The standard is higher than that imposed by the New York tenement house law, as it certainly should be. There is no other city in the country which ought not to be able to impose higher standards on itself than New York, for no other has such problems of population and land value, aggravated by difficult topography. The height of a dwelling is limited to the width of the widest street on which it abuts, but may not in any case exceed 100 feet. This is another very proper increase on the New York standard of one and a half times the width of the widest street.

There must be a rear yard extending across the width of the lot. Its depth shall not be less than 25 per cent. of the depth of the lot or in any case less than fifteen feet. It increases with the height of the building.

Side yards are not required (i. e., houses may be built in rows), but where they exist, must be at least 4 feet

wide for a one-story dwelling and so on to 9 feet for a five-story dwelling, with 2 feet more for each additional story.

Courts shall have a minimum width of 6 feet for a one-story dwelling and so on to 11 feet for a five-story dwelling with 2 feet more for each additional story. The length of an inner court must not be less than twice the minimum width prescribed. The length of any court shall not exceed four times its width.

It will be noted that the distinction existing in the New York law and others between inner and outer courts has practically disappeared. This change was made in the interest of brevity and simplicity. All courts must be open at the top, and a current of air is secured by horizontal intakes at the bottom.

In regard to buildings on the same lot with a dwelling, the provisions aim to secure sufficient light and air and yet make possible the erection of a private garage or stable in the rear of an owner's house. Unfortunately the erection of a dwelling under certain space and light conditions is permitted also. Mr. Veiller says: "When lots are deep and a system of alleys prevails the owner must necessarily have more than one building on his lot if he is to utilize his land to its full commercial development." The writer has lived too long in Washington to feel complacent toward a provision which authorizes alley dwellings. The proper remedy for the condition Mr. Veiller describes is the re-plotting of the blocks affected by dividing the excessively deep lots in two and having the rear one face on a minor street, properly paved and lighted, which takes the place of the alley. The New York law forbids rear tenements to be built on lots fifty feet wide or less. So that in this respect, the model law represents a lower standard.

Every room in a dwelling hereafter built, including bathrooms and toilet compartments, must have a window to the outer air. A suggested variation is that every apartment hereafter erected shall contain at least one room opening on the street or rear yard. This standard ought to be obtainable in the newer states at least.¹ An apartment whose only outlet is on a court can hardly be considered a real home.

The window area in each room shall be at least one-seventh of the floor area. It is one-tenth in the New York law.

The minimum size of any room (excluding water closet compartment and bathroom) shall be 90 square feet, and every apartment shall have at least one room with at least 150 square feet floor space. The minima of the New York law are 70 square feet and 120 square feet respectively. The minimum height of rooms is placed at 9 feet. This is the same as in New York.

The provision that alcoves must fulfill all the requirements of separate rooms as to floor space and windows may seem harsh to those unfamiliar with the subterfuges actually practiced by New York and Brooklyn builders. But Mr. Veiller knows whereof he speaks.

The privacy clause sets up the same standards as the New York law and reads: "In every dwelling hereafter erected access to every living-room and to every bedroom and to at least one water-closet compartment shall be had without passing through a bedroom." This is a safeguard of far-reaching sociological importance. This sub-division closes with provisions for light and air in public halls.

¹ It is found in the Minneapolis law of 1917.

B. Sanitation

Cellar rooms shall not be occupied as dwellings. A cellar is a story more than half underground. Basement rooms shall only be permitted under certain conditions of light, air and dryness. A basement is a story partly, but not more than one-half under ground. It is the writer's belief that neither cellar nor basement dwellings should be permitted. There seems to be a prevalent, but hardly defensible impression that a janitor and his family are sub-human.

There are provisions for the waterproofing of cellars and the drainage of yards and courts.

There is a very important section providing that wherever a communal water system exists, every house and every apartment within a house shall be supplied with running water.

Another very important section provides for a water-closet within every house or apartment hereafter erected. When no public sewers exist, there must be suitable cess-pool connection. This applies only to one- and two-family houses, for another section forbids the erection of a multiple dwelling unless it has access to city water and sewers. This is important and perfectly just, for where community development has not reached the water and sewer stage, there can be no excuse for a multiple dwelling.

The plumbing provisions are rather general, so as not to interfere with local plumbing codes, but it is provided that all plumbing shall be open, all fixtures trapped, and neither pan, plunger nor hopper closets permitted.

C. Fire Protection

Fireproof construction is required for buildings over three stories in height. This is a substantial advance

over the New York standard which permits non-fire-proof tenements of six stories. The three-story standard has been applied for some years in Chicago¹ and Louisville, a fact which should prove its practicability for other cities.

Wooden tenements are prohibited. The excellent provisions in regard to fire escapes, stairs, roof egress, elevator and dumb-waiter shafts need not, perhaps, be repeated. The prohibition of indoor cellar stairs and door in a multiple dwelling may seem to those unfamiliar with the history of tenement fires in New York an unnecessary inconvenience, but years of observation have proved that so large a proportion of tenement fires originate in the cellar or basement and reach the upper part of the house through an open door acting as a flue, that the precaution is fully justified.

(2) Requirements for Existing Dwellings

So much for the dwellings of the future. Requirements for dwellings already erected are necessarily a compromise between the desirable and the attainable. It might seem axiomatic that what is essential to health should not be subject to compromise, but in a democracy, until public opinion is better educated, we must take what we can get. The very first provision in this article is a case in point. "No room in a dwelling erected prior to the passage of this act shall hereafter be occupied for living purposes unless it shall have a window of not less than eight square feet opening directly upon the street, or upon a rear yard not less than 10 feet

¹ In Chicago four- and five-story houses may be built of an intermediate grade of construction called slow-burning. The restriction has proved sufficient, however, to make the three-story type the prevalent one for low-cost apartments.

deep, or above the roof of an adjoining building, or upon a court or side yard of not less than 25 square feet in area, open to the sky without roof or skylight, unless such room is located on the top floor and is adequately lighted and ventilated by a skylight opening directly to the outer air, *except* that a room which does not comply with the above provisions may be occupied if provided with a sash window of not less than 15 square feet in area opening into an adjoining room in the same apartment, group or suite of rooms, which latter room either opens directly on the street or on a rear yard of the above dimensions, or itself connects by a similar sash window or series of windows with such an outer room."

Eight square feet of window space is bad enough, for surely a window 2 feet by 4 feet opening on a court can neither light nor ventilate a room; but the exception which permits windows into a series of adjoining rooms is worse. It does not seem as if any self-respecting community could sanction such a provision. Yet it is a fact that it was only after a hard fight that this cutting of windows into adjoining rooms was enforced in New York. The writer is inclined to believe that if this is the best that can be secured, the dark rooms might as well be left as they are, and energy concentrated on the education and civilization of the community. People's attention can be aroused by totally dark rooms, but this alleged "letting in the light" (see even a serious and well-informed journal like the *Survey*) lulls the community into a false sense of security.

The Philadelphia law of 1915 forbids the occupancy of any room for living purposes unless it has a window opening to the outer air.

It is provided that wherever connection with a sewer is possible, all privy vaults and school sinks shall be

abolished by a certain date and replaced by indoor water-closets, at least one for each two families. This is a very important provision.

The skylight, public halls, sinks, concreting of cellar, and fire escape provisions present no point that need detain us. It might seem as if the provision requiring the installation of water belonged here, but it is actually found under maintenance.

(3) *Maintenance*

Under this head come all the housekeeping provisions. Public halls are to be lighted by day and by night. Cellars are to be kept whitewashed.

"Every dwelling and all the parts thereof shall be kept in good repair, and the roof shall be kept so as not to leak, and all rain water shall be so drained and conveyed therefrom as not to cause dampness in the walls or ceilings."

"Every dwelling shall have within the dwelling at least one proper sink with running water furnished in sufficient quantity at one or more places exclusive of the cellar. In two-family dwellings and multiple dwellings of Class A (i. e., tenements) there shall be at least one such sink on every floor, accessible to each family on the floor occupied by each family without passing through any other apartment."

The writer believes that this standard, which permits hall sinks, is too low, and that running water in each apartment should be required.

When there is no city water supply, closed wells or cisterns with pumps must be provided.

"Every dwelling and every part thereof shall be kept clean."

Walls of courts in multiple dwellings, unless of light

brick or stone, shall be kept whitewashed or painted a light color. This has a marked effect on the lighting of adjacent rooms. Rooms not opening directly on the street may also be ordered painted or kalsomined white for the same reason. No wall paper shall be put on without thoroughly removing the old paper. This limits the passing along of germs and vermin. Tight metal cans with lids are to be provided for ashes, garbage and rubbish.

Prohibited uses include the keeping of horses, cows, swine, or poultry within the dwelling, as well as the storage or handling of rags or junk. Prostitution and assignation are prohibited uses in the New York tenement house law but not in the model law, and the reason given for their omission is not very convincing.

The model law requires a resident janitor or housekeeper or the residence of the owner in all multiple dwellings at the discretion of the enforcing officer. In the New York law this is required only when there are more than eight families.

In respect to air space, the model law requires 600 cubic feet for an adult and 400 for a child under twelve. In the New York law the standard is only 400 cubic feet for an adult and 200 for a child.

The letting of lodgings requires a permit. This is a new provision (not in the New York law) and an excellent one.

Infected or uninhabitable dwellings may be ordered vacated.

Fire escapes must be kept painted and unincumbered.

(4) Requirements and Remedies

The last part of the model housing law deals with the "teeth" which make it enforceable. Before the

construction or alteration of a building, plans must be submitted and approved and a building permit issued. A certificate of compliance with the law must be granted before the house is occupied. A house occupied without certificate may be vacated by the authorities, and the tenant is under no obligation to pay rent. The violation of any provision of the law is a misdemeanor punishable by ten days' imprisonment for each day of violation, or a fine of from \$10 to \$250 or both, with \$10 for each additional day, or the offender may be prosecuted in a civil court and fined from \$50 to \$250, and such fine, if unpaid, becomes a lien on the property. The vacation of infected or uninhabitable houses has already been spoken of. Or the authorities may abate the nuisance and make the repairs themselves, charging the costs to the property.

The model law contains a paragraph on the tenant's responsibility, which is not in the New York law. Failure on his part to comply with any provision of the law, after due notice, subjects him to summary eviction.

The model law, like the New York law, provides for a registry of the name and address of the owner or agent. This has not worked very satisfactorily in New York, as many owners have been careless about this provision, and magistrates have been unwilling to impose fines for non-compliance. The writer believes that a modification of the license system as used in Cleveland and Philadelphia would be preferable, at least for tenements. It makes the registry of the owner's name and address automatically certain, since a tenement cannot be kept open without a license. It furnishes the best known aid to law enforcement, for the knowledge that the housing authorities, without the intervention of any court, may decline to renew a license would be a stronger

spur than any other remedy for the persistently dilatory landlord. While this has not been the practice in Philadelphia and Cleveland, the licensing system could readily be made to pay the cost of administering the housing law. Mr. Veiller calculates the cost of the New York Tenement House Department at seventy-five cents per family per year. Even at \$1.00 per year per apartment, the burden on the trade would not be excessive.

Periodic inspection of multiple dwellings at least once a year is provided for. The right of entry is, of course, stipulated.

The model housing law offers no administrative machinery for its enforcement. It is assumed that it will be in the hands of the health department or other existing agency. The New York tenement house law is similar. The Tenement House Department was created by an amendment of the city charter.

3. TENEMENT HOUSE LAWS AND ADMINISTRATION IN NEW YORK

It will have been noted that no very radical change is made from the New York law in the model law. There is considerable change and a decided improvement in the arrangement of subjects. Otherwise, the changes are such as are made necessary by broadening the application from tenement houses to all dwellings, or they represent the somewhat higher standards it is only reasonable to adopt. There is no excuse for any other city in the country, let alone any other state, being content with New York standards.

Yet how many cities are actually worse off to-day than New York because they have not so good a law, or because it is not so well enforced! For New York, in these days, thanks to fifteen years of efficient tenement

house administration, is swept and garnished and repaired. It still has dark rooms, for windows in partitions have no magic to lighten them. It has too small rooms and too crowded rooms. It has basement dwellings and yard toilets. It has over a million people without bath-tubs (Veiller, "Housing Reform," p. 10). Naturally, all tenements are not immaculate. But there are no accumulations of filth, there is no dilapidation or extreme disrepair. There are no privy vaults. Very few of the old hall sinks remain. There is running water in almost every apartment. It is true that the unskilled wage earning population cannot afford to live in new-law tenements (except some of the jerry-built ones in Brooklyn), but they have profited indirectly by the existence of the new tenements in their neighborhood. The action of the landlords in voluntarily putting running water in so many apartments, and in moving so many yard toilets into the house bears witness to this. Without these conveniences, landlords found their tenements difficult to rent. The women of the Lower East Side are at present conducting an informal campaign for porcelain-lined sinks in place of the old painted iron ones, and signs are not wanting that the landlords are beginning to capitulate on this point also.

The legislative genealogy of the present New York tenement house law has already been traced briefly in connection with housing conditions.

(1) *The Tenement House Act of 1867* resulted immediately from the report and recommendations of the Council of Hygiene and Public Health appointed by a private voluntary organization, the Citizen's Association of New York. More remotely, it was also a result of the report and recommendations of the Legislative Committee of 1857. Besides the requirements already quoted

that cellars could not be used as dwellings unless their ceilings were at least one foot above ground, this act contained many important provisions, as city water in every house or yard, a water-closet or privy for every twenty persons, and general but far-reaching requirements as to cleanliness and repairs. The collection of garbage and other refuse was undertaken for the first time, and the violation of the law was made a misdemeanor.

(2) *The Tenement House Act of 1879* is said to have resulted from the popular interest created by the pioneer model tenements build by Alfred T. White in Brooklyn. Besides the epoch-making requirement of windows to the outer air quoted in the last chapter, this act established the standard of 600 cubic feet of air space per adult which was afterwards cut down to 400. Here also we first meet the clause which requires a resident janitor or housekeeper in houses where there are more than eight families.

(3) *The Tenement House Act of 1887* resulted from the report and recommendations of the commission appointed by the Governor in 1884.

(4) *The Tenement House Act of 1895* proceeded from the report and recommendations of a similar body in 1894. The provisions of these acts have already, perhaps, been sufficiently discussed. (Chap. II, pp. 38-42.)

(5) *The Tenement House Act of 1901* with which we have acquired some familiarity by comparing its provisions with those of the model law, was, as already stated, the fruit of the labors of the Tenement House Commission of 1900. This commission, appointed by Theodore Roosevelt, then Governor of New York, was the result of the activities of the Tenement House Com-

mittee of the New York Charity Organization Society. Robert W. de Forest was president of the Charity Organization Society and Lawrence Veiller was secretary of the Tenement House Committee, whose creation a short time before (1898) was due to his initiative. Most fittingly Mr. de Forest was made chairman and Mr. Veiller secretary of the Commission of 1900, which drafted the present law. And most fittingly again, they were charged with its administration as Commissioner and Deputy Commissioner, during the first two critical years of organizing the new Tenement House Department. To their high ideals, combined with executive ability and practical sagacity, are due the subsequent success of the Tenement House Department. Organization, procedure, inspection cards and service traditions have changed surprisingly little to the present day.

This is the more remarkable as the department was all but wrecked in the year and a half immediately succeeding the retirement of Commissioner de Forest and Deputy Commissioner Veiller. A Tammany orator of genial personality and much sentimental enthusiasm over the woes of "the poor" was made Tenement House Commissioner. His first act was to get rid of all of the personnel carefully gathered and trained by his predecessors, except such as were protected by the civil service law. Their successors were appointed for purely political reasons. The law ceased to be enforced so far as any owner with a political pull was concerned. The vacation of houses unfit for habitation came to an end. Builders were allowed to erect houses in entire disregard of the provisions of the law. In Brooklyn especially, this became a public scandal. Honest officials were not supported in their efforts to do their duty. Public money was brazenly wasted in such things as a census of fire

escapes, for which purpose a large force of temporary employees was taken on, so many from each ward, selected by the ward boss, with no reference to any qualifications except political ones. These men were each given a district in which to report on the adequacy of fire escapes, and their method consisted in walking along a block and jotting down whether there was or was not a fire escape on the front of each house.

In short the department was demoralized and so completely discredited that a movement to repeal the law would soon have taken on the aspect of reform.

Fortunately, a sufficiently alert public opinion was developed to arouse Mayor McClellan into asking for the resignation of the Commissioner. His successor, Commissioner Butler, was a man of high character who had long been prominently identified with social work in the St. Vincent de Paul Society.

The four and a half years of Commissioner Butler's administration restored the good name of the Tenement House Department, though of course he had to face a much more bitter and determined opposition on the part of owners and builders, because of the régime of laxness which had preceded him. Legal fights marked his administration, the most important of which, perhaps, was the Moeschen case, involving a decision by the Supreme Court of the United States of far-reaching importance in the history of restrictive housing legislation. Katie Moeschen had been ordered to remove the school sinks in the yard of a tenement owned by her at 332 East 39th Street and substitute water-closets as required by the law of 1901. This was in 1903. The Municipal Court first decided against her, and the fight was carried successively to the Supreme Court of New York, the Court of Appeals of New York and the Su-

preme Court of the United States, which rendered its verdict in 1906. All the decisions were unanimous.

Commissioner Murphy, who succeeded Commissioner Butler in 1910 and remained in office till 1918, endeavored, with considerable success, to bring about a better understanding between the department and the owners and builders. But the millennium has by no means arrived, and a constant watch has to be kept lest weakening amendments to the law or frank repeals of certain provisions slip through the legislature. Not a session passes that representatives of the Tenement House Committee of the Charity Organization Society do not have to visit Albany to protect the law which they brought into being and have labored so long to keep efficient.

This brief administrative history should be kept in mind by every community interested in housing reform. Do not think your work is done and disband your citizens' organizations when you have secured a good housing law. Set sentinels on the watch towers, and be sure they do not go to sleep while on guard.

4. STATES WITH TENEMENT HOUSE OR HOUSING LAWS

The following list is based on one prepared by the National Housing Association for the Russell Sage Foundation in 1916. It is in chronological order and has been brought up to date.

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|------------------|---|---|
| (1) Pennsylvania | { | <p>A Tenement house law for 1st class cities (Philadelphia) 1895 (Housing law for 1st class cities 1913. Repealed.) Housing law for 1st class cities 1915</p> <p>B Tenement house law for 2nd class cities (Pittsburgh and Scranton) 1903</p> |
|------------------|---|---|

- | | | |
|-------------------|---|--|
| (2) New York | { | A Tenement house law for 1st class cities (New York and Buffalo) 1901 |
| | | B Housing law for 2nd class cities 1913. Repealed 1915 |
| (3) New Jersey | { | Tenement house law for all cities and towns, 1904 |
| (4) Connecticut | { | Tenement house law for all cities, boroughs and towns, 1905, 1911, 1913 |
| (5) Wisconsin | { | A State-wide tenement house law, 1907. Declared unconstitutional 1909 |
| | | B Tenement house law for 1st class cities (Milwaukee) 1909 |
| (6) Indiana | { | Tenement house law (nearly a housing law) 1909 (for cities over 59,000 population), 1913 (for all incorporated cities), 1917 |
| (7) California | { | Tenement house law for all cities, towns and counties, 1909, 1911, 1913, 1915 |
| (8) Kentucky | { | Tenement house law for 1st class cities (Louisville) 1910 |
| (9) Massachusetts | { | A Tenement house law for towns (permissive) 1912. Has been adopted by 23 towns |
| | | B Tenement house law for cities (permissive) 1913. Has been adopted by one city (Revere) |

- | | | |
|-----------------------------|---|--|
| (10) Michigan | { | State-wide housing law for all cities and organized villages of 10,000 inhabitants and over — 1917 |
| (11) Minnesota ¹ | { | Housing law for 1st class cities not organized under Sec. 36 of Article 9 of the State Constitution (Minneapolis) 1917 |

There are certain arbitrary elements in this classification. Laws having the form of general acts are included, even though they may actually apply to one city only, while laws which refer to a city by name and are, therefore, special local acts, are excluded. This applies to the tenement house laws of St. Louis and other cities and to all the New York and Brooklyn tenement house acts previous to 1901.

(1) *Pennsylvania*

Laws subsequent to the New York act of 1901 are all based on it and follow its provisions more or less closely. The only state law antedating it is the Pennsylvania statute of 1895 for first class cities, which affected Philadelphia exclusively. Its standards were, for the epoch, surprisingly high, but it dealt too much in generalities to be readily enforceable. It occupied only three printed pages. As a matter of fact, it never was enforced. The Bureau of Buildings, which was charged with its administration, has never had a very enlightened interest in housing. Philadelphia has been, most of the time, a particularly boss-ridden and badly governed city. In

¹ Bills for state-wide housing laws are before the legislatures of 1919 in Iowa, Illinois and Pennsylvania, and the Massachusetts legislature is considering a special housing code for Boston.

1913 the Philadelphia Housing Commission got a housing law enacted of very excellent standards. But the City Councils nullified it by the simple device of refusing to appropriate any money for the new Division of Housing and Sanitation which was to administer it. After a long fight between the reformers and the city fathers, the latter managed to railroad through the legislature a repeal of the 1913 law and the substitution of an utterly valueless one. Governor Brumbaugh vetoed it and appointed the State Health Commissioner and State Attorney General to draw up a bill after consultation with both sides. This measure was enacted in 1915. It preserved many of the good features of the 1913 act, but compromised on several issues.

(2) New York

The law for first class cities has been sufficiently discussed.

The law for second class cities was a housing law nearly identical with the Veiller model. It was enacted in 1913 after energetic work by citizens' committees in Albany, Syracuse, Troy and elsewhere. This is a sad story of lack of post-enactment vigilance. The real estate interests affected first got the date at which the law would go into operation postponed for a year, and then in 1915, secured an act of repeal.

(3) New Jersey

The New Jersey tenement house law (1904) adheres very closely to that of New York, though it is weaker in some spots. It is interesting as being the first statewide law and the first to be administered by a central body. Its administration has been always of a high character and as efficient as the appropriations permit-

ted. These have been considerably lower, proportionately, than in New York.

The passage of the New Jersey law was largely due to the initiative of Captain Charles J. Allen, a newspaper writer at Trenton who seems to have combined in his person the rôles of Jacob Riis and Lawrence Veiller. The law is administered by the State Board of Tenement House Supervision, whose five members are appointed by the Governor for overlapping terms of five years. They elect their own chairman and secretary, the latter receiving a salary and acting as executive officer. The other members serve without pay. Captain Allen was secretary of the board, until his death in June, 1916, when he was succeeded by Miles W. Beemer, who had been for some years a member of the board.

(4) *Connecticut*

The 1905 law applies to all cities, towns and boroughs, except that the provisions concerning water-closets apply only where sewer and water systems exist. The act applies to new buildings only, and does not touch on maintenance or buildings already in existence. It follows the New York law in a general way, but has been greatly shortened and simplified, probably at a sacrifice of some of its effectiveness. It is administered by local building bureaus. In 1911, a supplementary act was passed dealing with minimum standards for old buildings and questions of repairs and cleanliness. It is much more general in the authority it gives than the New York law, and this is not likely to be an advantage. In 1913, the 1905 act was amended, but the changes made were not radical.

(5) *Wisconsin*

Wisconsin passed a state-wide tenement house, lodging

and boarding house act in 1907, which was declared unconstitutional the following year on the ground that its provisions, or some of them, were unreasonable. It classed two-family houses as tenements and forbade outlook on inner or lot-line courts for any rooms except baths and toilets. Both of these standards were abandoned in the 1909 act, which applies only to first class cities (Milwaukee). In several respects the requirements of this second act are lower than those of the New York law.

(6) *Indiana*

The housing legislation of Indiana has a certain human interest quality because it is so truly the work of one woman — Albion Fellows Bacon. It furnishes an inspiring story of what single-hearted devotion to an idea may accomplish, and Mrs. Bacon has told it in a very delightful way in her book, "Beauty for Ashes." She got her first law through the legislature in 1909, though in a mutilated form and after a bitter fight. It started state-wide and ended by applying to two cities only. But even so, it was a great achievement. Mrs. Bacon and her friends, however, did not rest on their laurels, and in 1913, a really state-wide law was passed, applying to everything except one-family houses and including rows of one-family houses which have yards, cellars, toilets or water supply in common. This provision was designed, of course, to cover the forlorn little one-family houses we all know, inhabited by negroes or non-English-speaking immigrants, where sometimes a whole row share the same privy and well or the same yard water-closet and hydrant. A 1917 amendment still further strengthened the law.

The Indiana law followed the New York law closely,

raising the standards in several places and lowering them a bit once or twice by expressing an idea in general instead of precise terms. It antedated, of course, the Veiller model law. Its weakest point would seem to be the rather vague provision making the State Board of Health responsible for its enforcement.

(7) *California*

All four of the California state tenement house laws (1909, 1911, 1913 and 1915) bear the name of Senator Burnett, and all except the first were prepared by or in coöperation with the San Francisco Housing Association. All are state-wide, applying to cities, towns and counties. The act of 1909 applied to new buildings only and adhered too closely to the New York standards. There could be no reason in a state-wide law, for instance, for permitting the erection of six-story non-fireproof tenements, or for accepting the standards set by New York real estate values in determining the percentage of a lot to be built on.

The 1911 law contained some strengthening and some weakening amendments and introduced certain rather flabby requirements for old buildings. The act of 1913, among other things, strengthened the provisions concerning basement dwellings, which were not permitted unless the ceiling was 7 feet above the curb level. California stands alone in defining a basement as a story partly below, but at least two-thirds above ground.¹ Another progressive innovation for which California deserves credit is the provision that every tenement house should have at least one bath-tub or shower on every floor. The act of 1915 shows the advent of a new power, for it provides that the State Commission of Immigration and

¹ Boston requires that it shall be 60 per cent. above ground.

Housing shall enforce the provisions of this act not dealing with actual construction, in cases where a violation, reported by the Commission to the local Health Department, has not been remedied within thirty days.

(8) *Kentucky*

Kentucky is the only Southern state so far to have achieved a law concerned with housing. It is a tenement house law applying to first class cities only (Louisville) and was passed in 1910. It is based on the New York law, but has a number of variations upward and downward. It requires tenements over three stories in height to be fireproof and forbids the erection of tenements except where sewers exist and are connected. On the other hand, a janitor is only required if there are ten or more apartments, and in existing houses only one water-closet need be provided for four families — a distinctly low standard. The law must be rather difficult of enforcement, for violations are not proclaimed a misdemeanor, there is no prison sentence, and the possible fine — \$10 to \$25 — is sadly inadequate to act as a deterrent.

(9) *Massachusetts*

The Tenement House Act of 1912 for Towns and the Tenement House Act of 1913 for Cities contain nearly identical provisions. They are based on the New York law, but rise above it in several noteworthy particulars. They include among tenements, as does the Indiana law, row houses with yards, toilets or other services in common. They do not permit rooms in old buildings to be occupied for living purposes unless they have windows opening to the outer air. They require window space in new buildings to equal at least one-seventh of floor

space. They forbid wooden tenements over two and a half stories high, or housing more than two families, and they limit tenements over four stories to fireproof structures. The town law very wisely forbids basement dwellings under any conditions, and limits the amount of a lot that may be built on to 65 per cent. for a corner lot and 50 per cent. for all others.

The unsatisfactory feature of the Massachusetts acts is that they are not obligatory. Naturally those communities most in need of housing regulation fail to adopt them. The town act has been accepted by twenty-three communities, but the city act by only one. Whether the local option principle is satisfactory or unsatisfactory when applied to the sale of liquor, it has not worked well in housing, and the people of Massachusetts are by no means satisfied with the situation.

(10) *Michigan*

The Michigan Housing Act of 1917 is the most advanced state-wide law yet passed. It applies to all cities and organized villages of 10,000 or more inhabitants. It embodies the provisions of the model law almost verbatim. Its passage followed an agitation of several years and the report of a State commission. The Detroit Health Department had secured the adoption of an ordinance of similar scope applying only to Detroit in 1916.

(11) *Minnesota*

This act applies only to Minneapolis. It goes even beyond the model law requirements in some respects in its provisions for securing an abundance of light and air in new buildings. It embodies a deliberate effort to prevent the future construction of dwellings in rows and to discourage the building of cheap tenements. This is

particularly interesting because the bill was drawn by a joint committee representing the Civic and Commerce Association and the Real Estate Board. Evidently the business men of Minneapolis take a very practical interest in the grade of citizens their city is going to produce.

5. CITY LEGISLATION

Practically every city has provisions in its building code and its sanitary regulations which exert some influence or restraint on housing conditions. Most of them are entirely inadequate. A separate housing or tenement house code is necessary to give sufficient emphasis, and the code should be administered, in large cities at least, by a distinct housing bureau or division of the health department, where the creation of a separate housing department is not felt to be necessary. A separate housing department will undoubtedly be the goal finally reached in first class cities.

The National Housing Association has a list of forty-three cities which are supposed to have housing or tenement house codes. As a matter of fact only eighteen or twenty of them are properly entitled to the distinction. The others have housing provisions, apparently based on the New York law, inserted in their building codes or health ordinances. They are probably picked out because of the comparative fullness of the provisions. Yet it is true that cities have gone farther than states in applying the provisions of the Veiller model law. Columbus, Ohio (1911), Duluth (1912, amended 1916), Grand Rapids (1914) and Berkeley, California (1915), are instances in point. The housing codes of these cities, especially the last two, are virtually transcripts of the model law.

The Cleveland ordinance of 1915 does not follow the

model law so closely, but embodies good standards, especially in the size of courts and yards. It is the first code in which the angle of sunlight, dependent on the cities' latitude, is taken into account.

6. CONCLUSION

From all of which it will appear that although a substantial beginning has been made in restrictive housing legislation in the United States, very much more remains to be done. Whether all efforts should be concentrated on bringing the whole country up to the desired standard in this respect before we consider constructive housing legislation, or whether more rapid progress would be made from now on if constructive and restrictive legislation were simultaneously developed, is a question of fundamental policy to be determined on its merits after careful study.

The Veiller model law and the administration of the New York Tenement House Department are the best contributions yet made in the United States to the housing experience of the world. But they address themselves to only one-half of the task. For methods of handling the other half, we must study the experience of Europe and Australasia.

CHAPTER IV

MODEL HOUSING IN THE UNITED STATES UNDER PRIVATE INITIATIVE

THE constructive side of housing reform, the building of desirable houses for working people, which has been the object of much effective governmental action abroad, has been left to private initiative in the United States. It will hardly be claimed that strictly commercial private enterprise has satisfactorily supplied the housing needs of the unskilled wage earner at any time or at any place. But we have the various model housing developments.

Model housing implies the setting of standards higher than those prevailing. It is a term of shifting significance. That which merely conforms to the law has no right to call itself model, even though the standard be high. Yet a precisely similar house in a community with more backward legislation may be truly model. Or the identical house may have been model when it was built if it antedated the housing law.

This has been the actual experience. We should have no housing laws on our statute books if it were not for the demonstrations afforded by builders of model houses that dwellings of a certain definite standard could be produced at a given cost, rented for a given amount and yield a given income. And just as the successful experiments of such men as Alfred T. White of Brooklyn have made possible the tenement house laws of New York, so every unwisely planned enterprise that has been run at a loss, however praiseworthy the motive behind it,

has done actual harm to the cause of good housing by furnishing argumentative ammunition against the practicability of proposed standards.

Model housing enterprises may be classified objectively or subjectively, by the type of house built, or by the motive of the builder. We have a variety of building types running from the model tenement in a city to the single-family detached house in a garden suburb. On the motive side we may run the gamut from unmixed philanthropy to nearly unmixed commercialism. This last limit can never be reached in model housing. Obviously, where the aim is wholly commercial, no more money will be spent on a house to be rented at a given sum than is necessary to comply with the law and secure a tenant. As coming up to existing standards will accomplish this, there is everything to lose and nothing to gain by exceeding them. Which does not prevent an occasional wholly commercial enterprise from masquerading under the name of "model."

I. PHILANTHROPIC TRUST FUNDS

We have little to represent pure philanthropy in the housing history of the United States. The only American who ever made a large gift for the housing of workmen was George Peabody, who made his gift to London. This was the famous Peabody Donation Fund established in 1862 and amounting at the time of Mr. Peabody's death to £500,000. It houses about 20,000 people. Pure philanthropy in housing necessarily involves a trust fund. There are no stock-holders, no dividends, however limited. Whatever of the rent remains after paying for up-keep goes back into the fund. The Guinness Trust is of this order, and the large Sutton Housing Trust (£2,000,000). Both are in London.

More representative of recent tendencies are the Bournville Village Trust established by Mr. Cadbury in 1900, to which during the next ten years he made over property valued at £253,000, and the Joseph Rowntree Village Trust (Earswick Model Village) founded in 1904.

On the continent, Margarethenhöhe, a garden suburb of Essen, is the product of the Margarethe Krupp Fund.

In view of the prevalent impression of princely vastness in connection with American benefactions, it is something of a shock to find only two meager instances of housing trusts in the United States. One is the Charlesbank Homes of Boston, founded in 1911 by Edwin Ginn, the publisher. Its visible embodiment is a five-story fire-proof building with 103 apartments, mostly of three rooms, with a few of two and four. "No profits or income derived in any way from the building will at any time be divided among the incorporators . . . but all such profits and net income will be applied to the purchase of land and the erection of other buildings to extend the blessings and benefits of good homes to needy and deserving people." (Descriptive booklet.)

The other instance is afforded by the Mullanphy Apartments erected in St. Louis by the Mullanphy Emigrant and Travelers Relief Fund, of which the city is trustee. This building contains thirty-six two-, three- and four-room apartments with toilet, electric light, gas stoves and steam heat. There are baths and laundries in the basement.

Clearly, pure philanthropy cannot be described as the American method of solving the housing problem.

2. LIMITED DIVIDEND HOUSING COMPANIES

The organizers and leading spirits of these enterprises are usually actuated by motives of philanthropy quite as

"pure" as those of the founders of trusts. But not disposing of large sums of capital, they have to attract stock-holders by the lure of "philanthropy and five per cent." This phrase, intended to be seductive, has, one is inclined to think, done more harm than good to the movement by the excessive frankness with which it features the mixture of motives. It is, perhaps, a sound instinct that makes the average public-spirited American business man insist on keeping his business and his philanthropy separate. In its extreme (and most unlovely) form, we have the captain of industry who works his men twelve hours a day seven days in the week in order to present the town with a million-dollar library. Rare is the man who argues: "I am in the habit of giving \$1,000 a year to relief societies. That represents 2 per cent. on fifty thousand dollars. I will therefore invest fifty thousand dollars in a 4 per cent. limited dividend housing company instead of in the 6 per cent. mortgages I now hold. My loss of a thousand dollars in interest would prevent more misery than my gift of a thousand would relieve."

Fortunately for advance in housing, there have been and still are a few such men.

(1) *Model Tenements*

Here again England leads the way. The Metropolitan Association for Improving the Dwellings of the Industrial Classes was incorporated in 1845 and is still a live organization, landlord to about 5,000 people.

A. Workmen's Home Association, 1854

The New York Association for Improving the Condition of the Poor in 1854 launched the Workmen's Home Association, which had a less successful history.

In 1855 it erected the "Workmen's Home" for colored tenants on a six-lot tract running from Mott to Elizabeth Street. It was a six-story barracks building, 53 feet by 188, with a 22-foot court adjoining the long side, and contained 87 three-room apartments for nearly 400 persons. It was built at a cost of \$90,000 and paid 6 per cent. net. Rents were from \$5.50 to \$8.50. Fireproof stairs, gas-lighted halls and a water-closet and city water for each family were a sufficient advance on existing standards to justify some, at least, of the enthusiasm in the A. I. C. P. reports, but the dark, interior bedrooms show how low those standards were, and the tiny flues ("the size of a brick," Mr. Veiller says) running from each room to the roof represent a very feeble attempt at ventilation.

B. Boston Coöperative Building Company, 1871.

The Boston Coöperative Building Company was incorporated in 1871, through the efforts of Dr. H. P. Bowditch. Its dividends were limited to 7 per cent., which was not considered high at that time. As a matter of fact at the period of Gould's report ("The Housing of the Working People," E. R. L. Gould, Eighth Special Report of the Commissioner of Labor, 1895) it had never exceeded 6 per cent. It opened its first tenements on East Canton Street in 1872, and eventually developed five "estates," the best of which was the one on Harrison Avenue. It built small tenements, somewhat on the order of English cottage flats, usually with one family to a floor. Every room opened to the outer air, which meant much. Each apartment had running water, which meant much. But the standards of the time may be inferred from the fact that toilets in the cellar were not regarded as incompatible with model housing. A com-

mittee of ladies was in charge of each estate, and a woman agent was employed as manager.

Robert Treat Paine, a stockholder in the Boston Co-operative Building Company, began, in the late seventies, to experiment in building houses to sell to workingmen on long-time easy payments. He built houses of 4, 5, and 6 rooms and a bath, and permitted the payments to extend over twelve years. In 1888 he organized a company of which he became president, the Workingmen's Building Association, with dividends limited to 6 per cent., to carry out the same ideas on a larger scale. The class benefited was, of course, that of skilled labor. The association was active along these lines for many years, but Mr. Paine is understood to have come to the conclusion before his death that it was hopeless to compete with the jerry-builders of the present day.

C. Alfred T. White Tenements, 1878-1890

Alfred T. White of Brooklyn, who had long been a student of English housing experience, resolved to make a demonstration at home of good housing, which should bring in good business returns. The result was strikingly successful. His first tenement group, the Homes Buildings, was opened in 1877, the Tower Buildings, in 1878, and the Riverside Buildings, which embodied a considerable advance, in 1890.

Gould's report gives pictures, plans, descriptions and financial data concerning these enterprises. The two earlier ones were more profitable financially, because of better management, Gould says, but Mr. White lays the smaller returns on the later buildings to the rise which had taken place in the cost of labor and building materials, rents having been kept at the same figure. In two respects at least, Mr. White's buildings are well

ahead of the law and practice of the present day. They are only two rooms deep, and they cover but 50 per cent. of the lot. The New York tenement house law permits from 65 per cent. to 70 per cent. of an interior lot to be covered (depending on the depth of the lot) and 90 per cent. of a corner lot, and rooms are allowed to open on courts in some cases only six feet wide.

The Riverside Buildings form three sides of a quadrangle, the fourth being left open, and the interior devoted to parking and playgrounds. In requiring fire-proof halls and stairs, running water and a toilet inside each apartment, the present New York tenement house law embodies the standards set by Mr. White. In respect to baths, of the 20,576 apartments in new tenements built in New York City during 1914, all but 220 contained private baths (Seventh Report of the Tenement House Department, City of New York, p. 118). When Mr. White built, six free baths in the basement were considered a generous provision for over 200 families.

Altogether, Mr. White's buildings accommodated nearly 500 families in two-, three- and four-room apartments with toilet and scullery in addition. The three-room apartments, of which there are the largest number, rented in 1893 at from \$2.10 to \$2.90 a week, with a rebate of ten cents a week at the end of the year for those who have paid promptly.

In the case of the Riverside Buildings, the cost of the land was \$81,892, and the cost of the buildings \$264,163. The gross rent in 1893 was \$33,866.43, which is not much under 10 per cent., and the net return was 6 per cent. The Tower and Home Buildings were actually netting 10 per cent. at that time.

It is not surprising that a number of enterprises sprang

up in the trail of Mr. White's success in combining acceptable standards, low rents and good business returns. None of his imitators equalled his record. Either high standard, low rent or high dividend was sacrificed to a greater or less extent in every case. Of course the cost of building and the cost of land have greatly increased and current rates of interest have decreased, so that flat comparisons are unfair, but the fact remains that Mr. White's business ability must be credited with a preponderant share in the success of his demonstration.

D. City and Suburban Homes Company, 1896

The largest model tenement properties in this country are those erected and owned by the City and Suburban Homes Company of New York, which was organized in 1896. Dr. Gould, the author of the federal report so often quoted, was its president until his death in August, 1915. His successor is Allan Robinson. Mr. White is a member of the board of directors, which includes such other well-known names as R. Fulton Cutting, Ogden Mills, Adrian Iselin, Jr., and Isaac N. Seligman. This company is in a sense the lineal descendant of the old Workman's Home Association, as it also is due to the initiative of the Association for Improving the Condition of the Poor. Dividends are limited to 5 per cent., but as a matter of fact the stock-holders have contented themselves with 4 per cent. in spite of surplus profits,—an instance of self-denial rare on this side of the Atlantic. The company owns property valued at more than \$7,000,000, the model tenements representing \$6,336,289.25. "The Company owns several large tenement properties, accommodating over 11,000 people, and a working girls' hotel for 326 guests, on Manhattan Island, and has developed a suburban property, Home-

wood, in the Borough of Brooklyn, comprising 250 one-family houses. . . . On several occasions during the last six months there has not been a single vacancy in any of the 2,947 apartments. . . . All rents are collected by women workers who are specially trained for their work. These workers know all the families under their charge and often help them in solving their domestic and other problems. . . . The Company has an unbroken dividend record of eighteen years." (Twentieth Annual Report of the President, May, 1916.)

The tenement properties owned by the City and Suburban Homes Company include the Alfred Corning Clark Estate on West 68th Street, with 372 apartments (office 415 East 64th St.); the Avenue A Estate, with 1,256 apartments (office 501 East 78th St.); the East Seventy-third Street Estate, with 94 apartments (office 415 East 73rd St.) and two small estates, the Tuskegee and Hampton, with 174 apartments for colored tenants. The Tuskegee has its office at 213 West 62nd Street and the Hampton at 210 West 63rd Street. These two groups are especially to be commended, for the difficulty experienced by colored people in New York, as elsewhere, in getting decent homes except at exorbitant prices, is notorious.

The City and Suburban Homes Company's aim is to provide at current market rents for ordinary tenements, a wholesome and superior type of accommodation. The standards do not differ greatly from those established by Mr. White in Brooklyn. We find large central courts, all light rooms, apartments only two rooms deep, and a water-closet within each apartment. All the buildings except the Alfred Corning Clark Estate are steam-heated. The repairs are admirably kept up, and cleanliness is noteworthy. On the other hand, baths are the exception.

They occur only in the First Avenue and Avenue A Estates and then only in the four-room apartments. Another defect is the prevalence of deep, narrow rooms, as 7 feet 6 inches by 12 feet for a bedroom and 7 feet by 15 feet for a parlor. Some of us would also count it a fault that children are not allowed to play in the court-yards.

Rents run from \$1.60 a week for a two-room apartment without bath in the Alfred Corning Clark Estate to \$5 a week for four rooms and a bath in the First Avenue Estate. (Rents are not given in the 1916 report, and are taken from that of 1905).

E. Other Model Tenements in New York

A list of twenty-six model tenement properties within the limits of Greater New York, besides those of Alfred T. White and the City and Suburban Homes Company, is to be found in the Charities Directory. Among the best known are the former Astral Buildings of Brooklyn, now called the Greenpoint Model Tenement; the East River Model Homes, erected by Mrs. Vanderbilt primarily for families in which tuberculosis exists, in one portion of which the A. I. C. P. is conducting its interesting experiment of bringing the sanatorium to the family;¹ and the Mills Buildings, among which the hotels have attracted the most attention. Some of those listed in the Charities Directory are model tenements only by courtesy. Some represent experiments undertaken with the most admirable motives, which, through lack of business management, have never paid expenses. Some of them are still struggling. Others have passed into frankly

¹ See "Two Years of the Home Hospital Experiment" (1912-14), Pub. No. 84, New York Association for Improving the Condition of the Poor.

commercial hands. A real estate man who had acquired one of these properties, replying to an inquiry as to whether he operated under a limited dividend clause, said, not without humor, that his dividends were "limited by circumstances beyond his control."

At the outside, there is not over \$10,000,000 invested in model tenement property in Greater New York, nor more than 20,000 persons housed in this way, and this represents the developments of forty years. Contrast this with the 125,000 persons housed by philanthropic societies (foundations and limited dividend companies) in London. (W. Thompson, "Housing up to Date," p. 143.)

(2) Two-flat Houses

A. Sanitary Improvement Company and Sanitary Housing Company, Washington

After the impetus to the construction of model tenements had been given by Mr. White, the next important step in model housing came from the national capital, where the Sanitary Improvement Company was organized in 1897. General George M. Sternberg, who for nine years previous to his retirement was Surgeon General of the Army, was the active spirit in its organization and served as president until his death in 1915.

General Sternberg was widely known as a sanitarian, civil and military, and took an active part in the anti-tuberculosis campaign in its national aspects as well as in the District of Columbia. His deep interest in housing was the logical outgrowth of his experience. Associated with him was Dr. George M. Kober, dean of the Medical School of Georgetown University, who has succeeded him in the presidency of both companies to be described.

General Sternberg and his friends, striving to reconcile their housing standards with the low rentals required for the class of unskilled laborers they hoped to benefit, deeply conscious of the objections to tenement house life and debarred from the single-family house by the high cost of land and construction in Washington, evolved as a compromise the two-flat house with its separate entrances and separate back yards for the two families sharing it. The Washington Sanitary Improvement Company has built 310 such houses, accommodating 620 families in two-, three- and four-room flats, always with a bath, toilet, gas and other improvements. Most of the houses have furnaces. Rents are calculated on a basis of 9 per cent. gross. Dividends of 5 per cent. are paid to the stock-holders. The \$500,000 for which the company was capitalized has been fully subscribed, and as the company has borrowed on its holdings and invested its 2 per cent. surplus as fast as it accumulated, it now owns about a million dollars' worth of improved real estate.

The rents of the Sanitary Improvement Company range from \$10 to \$18 a month. The experiment was successful in establishing standards, introducing a new type of domestic architecture in Washington, and proving that sound business management is not incompatible with humanitarian aims. But the tenants were largely mechanics, street car conductors and other better paid types of wage-earners.

General Sternberg was not satisfied. He wanted to reach the man who could only pay \$7 or \$8. So in 1904 he organized the Sanitary Housing Company, which was to pay but 4 per cent. to its stock-holders and give the tenants the difference in lower rent. By strenuous and

persistent efforts, General Sternberg raised enough money to build a few houses and demonstrated that the thing could be done. But capital declined to flow, and the activities of the company were halted until its charter was amended and it, too, was permitted to pay 5 per cent. dividends. By Spartan economies and omitting the cellar and furnace, this company does, indeed, rent its apartments as low as \$7.50 per month. Most of them are from \$8 to \$12. It serves a very useful purpose, and it is to be regretted that only about one-third of its capital stock has been subscribed. It has, accordingly, been able to build so far only ninety-two houses for 184 families. A considerable proportion of its tenants are negroes.

The two-flat house idea has been widely adopted by the commercial builders of Washington, and, renting for about \$20, has furnished reasonably satisfactory homes for skilled workers and a large army of low-paid government clerks. But the rank and file of unskilled workers remain in alleys and shacks.

As chairman of President Roosevelt's Homes Commission (1908), General Sternberg tried to inspire some philanthropist to invest \$10,000,000 in workingmen's homes in the national capital. But some time before his death he had ceased to hope for such an eventuality and felt that the only solution of the problem lay in his other suggestion, which was embodied in a resolution of the President's Homes Commission favoring Government loans. (See Chapter VI, p. 227.)

In a letter to the writer dated May 12, 1914, General Sternberg estimated that it would take about \$3,500,000 to house the 11,326 inhabitants of the alleys in the cheapest possible sanitary apartments. The alleys contain

the worst, but by no means the only bad housing conditions in Washington, or those affecting the largest number of people.

B. The Schmidlapp Houses in Cincinnati

Among those who have received their inspiration from General Sternberg's work, no one else has done so much or with such happy results as Jacob G. Schmidlapp of Cincinnati. Starting in 1911, Mr. Schmidlapp has built eighty-eight houses accommodating 326 families and 1,150 persons ("Low Priced Housing for Wage Earners," Jacob G. Schmidlapp, pub. by National Housing Association, October, 1916). About 60 per cent. of his tenants are colored.

His earliest ventures were two-flat houses modeled very closely on the Washington type. Later he experimented in various kinds of single-family house, detached and semi-detached, in the double-detached or four-family house, and in multiple dwellings with eight apartments. All have baths and contain from two to four rooms. Rents range from 57½ cents to 89 cents per room per week, not counting the bath as a room. A few of the single houses are for sale. The external effect of Mr. Schmidlapp's houses is pleasing, and this effect is much enhanced by the trees and parking and landscape garden treatment of the surroundings. This, of course, necessitated a considerable tract of land. In fact these houses average only eight to the acre. Evidently land is cheaper in Cincinnati than in Washington. Recently Mr. Schmidlapp has associated some friends with himself, and they have incorporated as the Cincinnati Model Homes Company, with a capital and surplus of \$500,000 and a limited dividend of 5 per cent.

C. The Improved Housing Association of New Haven

There have been other efforts to build two-flat houses through limited dividend companies, but on a very small scale.

The Improved Housing Association of New Haven erected a row of eight two-flat houses in 1914. The company was capitalized at \$50,000, but up to September, 1916, only \$15,000 had been subscribed. It has paid 4½ per cent. dividends and is limited to 5 per cent.

(3) *Single-family Houses*

No one who has followed the development of housing reform in the United States can doubt that the trend of effort is more and more toward the development of garden suburbs. Yet it is only a tendency, by no means an achievement. Think for a moment of the English garden cities and suburbs, Letchworth, Hampstead, Ealing, Bournville, Port Sunlight, White Hart Lane Estate, Earswick, Coryndon, Fallings Park and a dozen more. What have we to set against them?

Among employers' enterprises, there are some fairly creditable attempts, as we shall see a little later. Among limited-dividend companies, we have just one clear-cut example of this class — Billerica.

A. Billerica, Massachusetts

Billerica, which is still in its swaddling clothes, owes its inception and development to the enthusiasm of the Rev. C. H. Williams, who gave up his church to devote himself to it.

The Billerica Garden Suburb, Inc., is a company with 5 per cent. limited dividend and a capital stock of \$50,000, only a part of which has been subscribed. It owns a tract of fifty-six acres adjoining the village of North

Billerica, Massachusetts, which is twenty-one miles from Boston and is the site of the Boston and Maine R. R. shops. The tract has been laid out in four zones by Arthur C. Comey, who is a city planner and a member of the Massachusetts Homestead Commission. Zone A is for purchase, Zone B for co-partnership, Zone C for renting and Zone D special. The development of the co-partnership project has not yet been started.

In Zone A thirty houses have been built and occupied and five are building. They cost to build from \$1,020 for a four-room and bath semi-detached cottage to \$1,694 for a six-room and bath detached house. Mr. Williams explained that it was difficult, at this stage, to apportion the cost of land development — grading, streets, sewers, water mains, etc.— in a really equitable way.

The system of selling a house is one of easy payments. As soon as the lot is paid for, building is started. The demand at present exceeds the ability of the company to keep pace. A six-room and a bath house and lot sell for \$2,300.¹

Billerica is intended to meet the needs of the man earning from \$15 to \$20 a week. Mr. Williams is profoundly interested in the housing of the man who earns less, but has not yet been able to devise a satisfactory way of reaching him.

B. Westerly Gardens, New Jersey

Another small development along these lines is Westerly Gardens, Inc., at Bound Brook, New Jersey. The land — five acres — was donated by the founder, the late Mr. George La Monte, and the work is carried on

¹ All these costs and prices are pre-war. Owing to having purchased a considerable supply of materials at pre-war prices, Billerica was able to continue for a time on a pre-war basis.

by his daughter. This enterprise dates from 1913. Nearly \$18,000 was spent on sidewalks, sewers, and other development expenses. Twenty-one houses have been built at a cost of \$80,708. All are of hollow tile with stucco finish. Most are two-family houses, some are single-family houses, and a few accommodate three or four families. Altogether forty-nine families are provided for. Rents range from \$9 to \$15 per month. The maximum gross rent obtainable would amount to a trifle under 9 per cent. on the investment, from which, however, is omitted the value of the donated land. Westerly Gardens is laid out on a rectilinear plan.

C. Titus Town, Virginia

The Titus Town, Virginia, enterprise may be conveniently treated here, though it can hardly in strictness be called a garden suburb. Dividends are limited voluntarily by the proprietor, who says the houses are sold at a profit, but that there is not "a commercial return." Mr. Stroud deprecates the use of the word philanthropic, but there is no doubt as to his humane purposes or as to the beneficent effect of his work.

In 1901 a group of negroes who were about to be turned out of their modest homes by the operations of land improvement companies on the outskirts of Norfolk, called on A. T. Stroud, a young lawyer belonging to a well-known Norfolk family, and asked him to buy some land and build houses for them so that they would not be forced to move into the crowded alleys and tenements of the city. Titus Town was the result. On a tract of 100 acres, 200 single-family frame houses have been built and sold so far. They cannot be said to come up to the best American standards of housing. They have neither baths nor sewers. Many belong distinctly

to the box style of architecture. But compared with the usual type of house available for negro laborers, they represent a noteworthy advance, and as an alternative to living in crowded, insanitary tenements, they are as paradise. Something very cheap had to be worked out if these families, with average earnings of \$10 a week, were to live in and purchase them, and Mr. Stroud has probably evolved the very best possible solution under the circumstances. The houses have from four to eight rooms, with water and electric lights. A medium-sized house costs \$700 and sells for \$975, which after deducting the value of land and improvements, cannot leave much of a profit. The terms of payment are \$3 down and \$3 weekly. Alternate lots have been built on, and the vacant lots are cultivated as gardens by those living in the adjoining houses. Mr. Stroud calculates the average value of the produce of these gardens at \$50 a year. Titus Town has a good school, a lodge, a church, a park and a fine civic spirit.

It is much to be desired that Mr. Stroud's example should find many imitators, but thus far we know of none.

D. Torrance, California

They see things in the large in California, and the industrial city of Torrance was started in that spirit. Frederick Law Olmstead drew the plans. The Dominguez Land Corporation is the holding company. It owns 3,500 acres, 750 of which are included in the present town site, 30 acres being set aside for parks. Torrance is strategically situated on the railroad which connects Los Angeles with its seaport. Nevertheless its growth has been disappointing. It was calculated for 15,000 inhabitants. Building began in 1912, and four

years later only 171 frame and concrete houses, mostly bungalows, had been built, and a few apartment houses. Altogether there were accommodations for 211 families. The houses are of attractive appearance and seem to have all the modern improvements — baths, electric lights, etc. All of them are for sale "at cost plus a very small profit," but most of them are in fact rented. Rents are said to be 8 per cent. gross and 4 per cent. net, but figures are not given. The average cost of lots, including improvements, is put at \$600 and of the houses at \$1,000. The position of this, as of other companies similarly situated, is, in the writer's judgment, materially weakened by not having dividends legally limited. It would be interesting to know whether the liquor restriction (none allowed to be sold), has had any influence in retarding the development of Torrance. Sir William Lever abandoned the no-license policy at Port Sunlight after having clung to it through many years.

3. OCTAVIA HILL ENTERPRISES

These do not form a logical connecting link between limited dividend and employers' enterprises. Indeed, from the point of view of the motive of the founders, they are pretty certain to be, like many of the limited dividend undertakings, purely philanthropic. The commercial admixture comes in through the owners of the property which the Octavia Hill Association may manage as agent. The Octavia Hill idea is, in fact, a plan of management only, and may be applied to any type of house, old or new, with any type of ownership, philanthropic or commercial.

(1) *Octavia Hill and Her Work in London*

Octavia Hill was a London woman of rare personality, who, without capital or backing save that furnished by loyal friends, and amid all the hand and foot shackles of the mid-Victorian era, proved that the most unpromising old tenements could be put in a fairly sanitary condition by judicious repairs, and that through devoted personal service and the establishment of friendly relations with the tenants, the houses could be kept clean and decent and a great improvement effected in the health and habits of the people living in them. Hence the woman social worker, or friendly visitor, as a substitute for the man rent collector. It is a form of home missionary work with improved housing as a background. It was in 1865 that, with the help of Ruskin, she raised enough money to buy three dilapidated houses in Marylebone and start her initial experiment. Not long after, she was one of the founders of the London Charity Organization Society. These two facts are not disconnected accidents. The Octavia Hill idea in housing is only one special application of the C. O. S. philosophy. This thought suggests at once its appropriate sphere of action and its appropriate limits. It has a most useful function to perform in subnormal or misfit groups, including under the latter such non-English-speaking immigrants as need a temporarily paternalistic treatment. To link it up with housing reform in general would be most unfortunate. The relationship it seeks to establish, save for the exceptional classes mentioned, would be undemocratic, un-American, and certain to be resented in proportion to the intelligence and independence of the tenant.

All of which is not to minimize the splendid work done

by Octavia Hill herself in London, and by the Octavia Hill Association of Philadelphia, which furnishes a story of patient, persevering, concrete, non-spectacular, but eminently efficient service stretching over more than a score of years.

(2) Octavia Hill Association of Philadelphia

Following a meeting called by the Civic Club of Philadelphia, the association was organized in June, 1896, as a joint-stock company for "holding, selling and leasing real estate," its aim being "to improve the living conditions of the poorer residence districts of the City of Philadelphia" (Articles of Incorporation). "It offers its services as agent to other owners of like properties. In this capacity it attends to collection, alterations, repairs, clerical and special work, general oversight, etc., and makes a fair charge for such services." The articles of incorporation do not limit the dividends, but the directors have always limited them, at first to 4½ per cent., afterwards to 4 per cent., all surplus going into a reserve fund, which is used to expand the work, or draw against in years of depression.

Starting with an authorized capital of \$20,000, the association gradually increased it to \$200,000, a very remarkable achievement.

During its first year of activity it bought and renovated five houses on South 7th and Carver Streets and rented them to ten families. Two years later it owned fourteen houses and was acting as agent for seventeen. From its 20th Annual Report, January 22, 1917, we find that it owns 179 houses with 244 families and is agent for 224 houses with 460 families. It has reclaimed several unsavory neighborhoods. It maintains and manages a playground which has been donated to it adjacent to a

row of its houses in a particularly neglected region. It started the Philadelphia Housing Commission in 1909 with representatives of forty organizations. It has been active in securing and enforcing legislation to improve housing conditions in Philadelphia. In 1904 for the first time it built new houses, having torn down some dilapidated structures which it had acquired and put up two-apartment houses. In 1912 it did the same thing in Germantown.

In 1914 it organized a subsidiary corporation, the Philadelphia Model Housing Company, whose \$20,000 worth of paid up capital stock is owned by the parent association. Its dividends are not legally limited and are calculated at 6 per cent. This company acquired half of a city block (.81 acre) and erected, during 1915, thirty-two two-story brick houses. There are two rows of 14 houses, one row of 4 houses and an interior play ground, with individual garden plot allotments. The 16 single-family houses contain 5 rooms and a bath and have a hot air furnace. The 32 apartments in the two-family houses each contain 3 rooms and a bath. Rents are from \$8 to \$12.50. The cost of the land was \$10,-332.50 and of the buildings \$53,321.46. The rent amounts to just short of 10 per cent. gross. There is to be a 1 per cent. depreciation fund and a half month's rebate at the end of the year for careful tenants. The architectural effect is severely plain, for economy's sake, but the eye is relieved by certain variations in the building line.

(3) *Octavia Hill Idea Applied Elsewhere*

The Octavia Hill Association of Philadelphia is the only one so named, but the Octavia Hill idea has been adopted more or less fully by various organizations.

The Boston Coöperative Building Company was one of the first to introduce the woman rent collector with social worker's training. The Housing Committee of the Woman's Welfare Department of the Civic Federation in Washington recently tried it out for a year on the houses of the Washington Sanitary Housing Company. The City and Suburban Homes Company of New York have specially trained women rent collectors. They do not, however, label the service.

If there is danger involved in the employment of social workers to reform tenants, no possible objection can be brought against the employment of social workers to reform management, since this is self-imposed.

Trinity Corporation's story offers some features of special interest. In the first place it represents the conversion of a sinner, though the conversion was not of an unduly sudden sort. Reference has already been made to the bitter fight in the courts waged by Trinity Corporation against the enforcement of the running-water-on-each-floor provision of the Tenement House Act of 1887. The report of the Tenement House Committee of 1894 contains many references to the tenement property owned by Trinity Church in lower Manhattan. But it was not until 1909, and after considerable further criticism, that action was taken. The property committee of the vestry asked Emily W. Dinwiddie, at that time Secretary of the Tenement House Committee of the New York Charity Organization Society, to investigate the dwellings under the control of Trinity Corporation. Following her report, they appointed her supervisor. Under her tactful guidance Trinity Church has become a model landlord. The leases of the properties which were being badly administered by others have been gradually taken up. In 1914 Miss Dinwiddie reported with satis-

faction the extinction of a 40-year lease, which they had not been able to induce the lessee to cancel, on which was located the last saloon on land belonging to the church. Many of the worst houses have been torn down and factories erected in their place. But Trinity is still landlord to 892 families. Of its 367 dwelling houses, 251 are one- or two-family houses. None are over five stories, and the greatest number are three stories. Nearly all have large back yards with flowers growing in them, and the old houses are not without a quaint restful charm of their own. Rents run from \$7 for three rooms to \$25 for ten. They are not in structure model houses, but their maintenance and management have become model since 1910.

4. INDUSTRIAL HOUSING BY EMPLOYERS

Employers' housing enterprises have played an important part in providing homes for working people in the past, and are likely to play an increasingly important part in the near future. Employers used to build houses either from necessity, because there was no other way of sheltering their workers, or from philanthropy. Enlightened self-interest is a third and comparatively new motive. Employers are only beginning to awaken to the fact that a badly housed worker is an inefficient worker, and that they have a direct pecuniary interest in seeing that their employees have decent homes. The National Housing Association is lending its influence to quicken this awakening. If one may judge by the papers and discussions at the Fifth National Housing Conference (October 10, 11, 12, 1916, Providence, R. I.), the goal aimed at is the voluntary acceptance on the part of employers of a low return on the money they are investing in houses (say 4 per cent.), so as to keep up

standards and keep down rents, on the theory that they will reap their reward in the increased efficiency of their working force. One might consider it a more wholesome state of affairs, were the employers to increase wages to the point where their men could afford to pay the usual commercial returns on their houses in the form of rent, but few employers are likely to act on the suggestion.

(1) *Early Examples*

The early efforts of the employers resulted as a rule in wretchedly poor houses (as in the anthracite coal region of Pennsylvania), or were extremely paternalistic (as the Pullman experiment), or both. Perhaps the longest unbroken record in housing, though one not otherwise startling, is held by the Peace Dale Manufacturing Company, of Peace Dale, Rhode Island. Its building activity runs from 1840 to 1911. Many houses have been sold, but the company still owns 61 houses for 120 families. The houses are frame and the majority far from modern, but the rents are low and they are kept in good repair. The lack of baths in the homes is partly atoned for by public baths donated by the Hazard family, which owns the mills and has done considerable welfare-work of a personal sort, as well as donating ten acres of park, a library, kindergarten, public hall and gymnasium. Gould does not include Peace Dale in his report, but Hanger does.

Two New England mill companies, whose housing operations, described by Gould, began during the sixties and are still more or less active, are S. D. Warren and Co., of Cumberland Mills, Maine, and the Willimantic Linen Company of Willimantic, Connecticut. The Fairbanks Company at St. Johnsbury, Vermont, a great

many years ago built about one hundred and twenty-five houses, but have sold nearly all on easy terms of payment and practically at cost, and are building no more.

(2) *Pullman*

The Pullman experiment, which dates from 1881, was quite the most elaborate and expensive of the earlier ventures, but in spite of many admirable features, must be counted a failure. Its fault was excessive paternalism. The town was created for and by the Pullman Palace Car Company, which laid out the streets, sewers, water mains, all of the best quality, planted trees, and built houses, schools, libraries, churches, shops, etc. No saloons were allowed. Three-story tenements were built with three- and four-room apartments, renting for \$8 and \$9. There were single-family houses renting from \$15 to \$50. All rooms were light and every apartment contained a toilet. The Pullman employees objected to the restrictions, objected to the paternalism, objected to eating, sleeping, going to school and to church with the company as well as working for it and felt the inevitable check on the development of trade unionism and self-help. Mr. Pullman felt that his employees were ungrateful for the many substantial benefits conferred. The experiment was the subject of the most fervent encomiums and the most bitter attacks. Ten or twelve years ago it was discovered that the company charter did not permit it to own houses, and the property was all sold. The town of Pullman had previously been incorporated in the city of Chicago.

(3) *Foreign Examples*

It is rather strange, in view of the constructive imagination of American business men, their habit of see-

ing things in the large, their fondness for the tallest building, largest output, greatest number of spindles, and all other superlatives, and the vast scale of their benefactions, that no American employer has tried to surpass the achievement of Sir William Lever at Port Sunlight, of Mr. Cadbury at Bournville, or of the Krupps at Essen. Indeed, in spite of all that has been said and written in praise of these garden cities, no serious attempt has been made in the United States to equal them.

A brief summary of facts concerning Port Sunlight, Bournville and Margarethenhöhe may not be amiss at this point.

A. Port Sunlight

Port Sunlight is an industrial garden city on the outskirts of Liverpool created by Sir William Lever, the soap manufacturer. There are 140 acres in the village site and 90 reserved for the works. The village contains 600 5-room-and-bath cottages of attractive appearance, which rent for five shillings a week. In order to pay 4 per cent. on the investment and set aside 1 per cent. for depreciation, the rent would have to be doubled. The firm spends about £10,000 a year for interest on the £350,000 invested in the village, and regards this as one of its legitimate business expenses. The low death-rates and the wonderful showing of the Port Sunlight school boys compared with those of Liverpool will be discussed later (Chapter V, p. 160).

B. Bournville

George Cadbury, the cocoa manufacturer of Birmingham, wished to make a demonstration that would be widely copied, to which end he believed it necessary to make his garden city pay 4 per cent. return. These

profits, however, go into the trust fund and are applied to public purposes. As somewhat less than half of Mr. Cadbury's houses are occupied by his employees, it is not an employer's enterprise in any narrow sense. The first houses were built at Bournville in 1879, but large-scale building dates from 1895. It was in 1900 that Mr. Cadbury turned over the property to a Trust which he founded for that purpose. The property includes 500 acres and is valued at £253,000. In 1910, when a report was issued, there were 747 cottages in Bournville, only a few of which rented as cheaply as those at Port Sunlight. Most of them are necessarily beyond the means of unskilled workers. Bournville health records have also been quoted.

C. Essen

Alfred Krupp began building dwellings for his employees at Essen in 1861, but the early efforts produced only barrack tenements of dreary aspect. Housing ideals and architectural style improved with the years, however, and Margarethenhöhe, on the outskirts of Essen, is a recent and very beautiful example of the garden suburb. It is the fruit of an endowment fund set aside by one of the Krupps in honor of his daughter.

The Krupps house 12,800 of their employees, making with their families, more than 44,000 persons. The houses, as intimated, represent a wide range of standards. In 1889 Friedrich Alfred Krupp set aside a fund of 500,000 marks for housing loans to employees who preferred to build themselves.

(4) *Leclair*

Leclair furnishes a good transition from earlier to later undertakings, for the first houses were built in 1891 and the latest quite recently. The H. O. Nelson Manu-

facturing Company, located at Edwardsville, Ill., eighteen miles northeast of St. Louis, laid out this attractive residential community on garden suburb lines. It is primarily for their own employees, but it is not restricted to them. They have one hundred and twenty-five acres with curved streets and plenty of trees. Two hundred detached single-family houses have been built, mostly frame, averaging five rooms each, with water, natural gas and sewer connection, baths in most of the houses and hot air furnaces in about half. Very few of the houses are rented, the aim being home ownership. The sale price is calculated at 5 per cent. more than the actual cost, and the method of payment is 1 per cent. a month, including 6 per cent. interest on unpaid balance.

The architecture is uneven, some of the earlier houses being over-ornate. The spirit of the community is good and its relations with the company friendly. The company officials emphasize the complete independence of the residents of Leclair and the entire absence of paternalism.

(5) *Goodyear Heights*

Another home-owning enterprise, and one of the best known of them, is that of the Goodyear Tire and Rubber Company at Akron, Ohio. They have incorporated a subsidiary company (The Goodyear Heights Realty Co., 1912), and of a hundred-acre tract adjoining Akron, have developed twenty-eight acres on approved garden suburb lines. This part of the work was done by Warren H. Manning, the landscape architect, the houses being designed by Mann and MacNeille. The tract is hilly and contains a lake and many trees. Parks and playgrounds are being reserved. The houses are very attractive, substantially built (usually brick or stucco), containing from

five to eight rooms, with all improvements,— water, gas, electricity, hot air furnaces and bath. Two hundred and fifty-one had been built to August 1, 1916.

The aim of the company is to sell to its employees at cost, but this liberality is limited to those who attain a prescribed degree of permanence. For the first five years payments are made on a basis of cost + 25 per cent. If, at the end of five years, the semi-monthly payments have been promptly made and the purchaser is still employed by the company, he is credited with this excess amount and payments for the remaining ten years are made on a cost basis.¹ Lots range from \$240 to \$760, averaging about \$500 (average size 50 by 100 feet). Houses vary in cost from \$1,800 to \$2,500. Rubber workers are of a class intermediate between mechanics and unskilled workers. The Goodyear Company in filling out the National Housing Association questionnaire in 1916, placed their average wages at \$22, and said that the payments on their houses average 33 per cent. of their income, an extremely high proportion. Of course, such a development as this does not get within speaking distance of the problem of housing unskilled workers.

(6) *Indian Hill*

The same may be said of the Norton Grinding Company of Worcester, Massachusetts, who through a subsidiary company (Indian Hill Co.), have developed a ninety-acre suburban tract, in a very beautiful way. Grosvenor Atterbury was their architect. This is a new enterprise, fifty-eight single-family detached and semi-detached frame or stucco houses having been built

¹ This plan is, of course, in frank conflict with the principle of mobility of labor.

in 1915 and 1916. The houses of 4, 5 and 6 rooms, with bath, gas, electricity and steam heat, are sold to foremen and mechanics, earning \$22 to \$35 per week, at cost, according to the National Housing Association questionnaire returns, 10 per cent. down, 25 per cent. in twelve years, the rest on demand, secured by mortgage. The rate of interest is not stated.

(7) *Hopedale*

Unique among really attractive industrial garden city developments in the United States, because the rents charged are not beyond the means of unskilled workers, is Hopedale, Massachusetts. The Draper Company has provided dwellings for five hundred and fifty-one families of its employees. The houses have shingle sides, and the architectural and landscape effects are good. Rents for a six-room-and-bath house go as low as \$2.12 a week. There are also two-flat houses with apartments renting at \$1.25 a week. No particulars are obtainable as to the cost of these houses, or to what extent the enterprise is self-supporting.

(8) *Roebbling*

Roebbling, New Jersey, an industrial suburb of Trenton, for the employees of the John A. Roebbling's Sons Company wire mills, provides houses for various grades of workers. The town contains five hundred and thirty-one residences, a hotel, school, general store, bakery, drug store, auditorium, amusement building, stable and garage, and a hospital. The dwellings are brick, single-family houses, semi-detached, and in rows, with from four to ten rooms, renting at from \$9.50 to \$22 per month. All have water and toilet in the house. Those renting at \$11 and over have bath, steam heat and electric

light. This \$11 type, with six rooms and bath, in good-looking rows, seem, judging from illustrations, to give the best values. Data as to capital invested and what returns it brings are not obtainable. The town planning was done by the company's regular office force and is of the T square variety.

(9) *Kistler*

An interesting enterprise is the industrial garden village of Kistler, Pennsylvania, which is being built on the banks of the Juniata by the Mount Union Refractories Company. The town planning was done by John Nolen, and the houses were designed by Mann and MacNeille. Building began in 1915. The houses may be either rented or sold. Prices have been kept down and standards up to an unusual degree. Mr. Nolen, in "More Houses for Bridgeport," gives the plans of a five-room-and-bath semi-detached house which rents for \$10 per month and costs the company for building and land \$1,200. On what terms it is sold does not appear, but the rent seems to be figured on the basis of 6 per cent. net. The tract which the company is developing contains fifty acres and includes parks, playgrounds, school sites and other garden village features.

(10) *Marcus Hook*

Marcus Hook, the industrial garden village of the Viscose Company, adjoining their factory site, near Chester, Pennsylvania, is said to look more like an English garden village than anything else developed in this country. As the company is the American branch of an English firm, this is not surprising. Planning and designing were in the hands of Ballinger and Perrot of

Philadelphia, and Mr. Perrot made a trip abroad to study industrial garden villages. The houses are all of brick with slate roofs, built in rows, but with sufficient architectural differentiations to avoid monotony. Some are of six and some of eight rooms, all with bath, water, gas and furnace. Altogether on a twenty-acre tract there are two hundred and fifteen dwellings, two boarding houses, a village store, and a dining hall and recreation building. The houses are rented and the rents are said to be extremely low, but no figures are given, nor is there any statement of the amount of capital invested. The tenants are foremen, clerks, mechanics and unskilled workers. Wages are not given. A beautifully illustrated pamphlet gives many of these facts and states that "the plant employs in the neighborhood of two thousand operatives, so it can be readily seen that where several members of the same family are employed at the mill, a goodly number are housed in the village provided by the company." This employment of women and young workers probably accounts for the possibility of unskilled workers living in such large houses.

(11) *Hauto and Nanticoke*

Hauto and Nanticoke are interesting as experiments in building materials. The Lehigh Coal and Navigation Company houses at Hauto, Pennsylvania, begun in 1913, are all of hollow tile. They have 4, 5 and 6 rooms. Some, but not all, have baths. Rents are from \$11 to \$17. The forty six-room houses of the Delaware and Lackawanna Railroad Coal Companies at Nanticoke, Pennsylvania (no bathrooms), are of poured concrete and rent for the low figure of \$8 per month.

(12) Morgan Park

Without question, employers are taking an ever-increasing interest in the housing of their employees. Several recent developments have been on a large scale and of a high standard. Prominent among these may be mentioned Morgan Park, built for its employees in the outskirts of Duluth by the Minnesota Steel Company, a subsidiary of the United States Steel Corporation. It is carefully laid out and contains single-family houses, detached and in groups, and a few flats, altogether accommodating four hundred and thirty-seven families. Single men are provided for in company boarding houses. Houses rent from \$15 a month up. An illustrated account of Morgan Park by Leifur Magnusson will be found in the *Monthly Review* of the U. S. Bureau of Labor Statistics, April, 1918.

(13) Eclipse Park

Another still more recent development is Eclipse Park, an industrial garden suburb of Beloit, Wisconsin, which is being carried out by the Fairbank Morse Company for its employees. Some three hundred and fifty detached houses are to be built on a fifty-three-acre tract. All are for sale at prices varying for house and lot from \$2,400 for four rooms and a bath to \$3,100 for eight rooms and a bath.

Mr. Veiller has an article describing Eclipse Park in the March, 1918, number of the *Architectural Record*.

The U. S. Bureau of Labor Statistics will publish shortly a comprehensive report on "Housing by Employers" in the United States. An advance summary appeared in the November, 1917, number of the Bureau's *Monthly Review* and has since been issued separately. Its study covers two hundred and thirteen companies

with all sorts of housing standards, good, bad and indifferent.

(14) *Undesirable Examples*

It is rather invidious to select certain companies to illustrate bad points, and it is by no means intended to convey the idea that these are the only offenders or the worst. They are merely typical, and the subject cannot be presented concretely without instances. Mining villages, whether in Pennsylvania, Michigan, or Colorado, are notoriously dreary spots. As if it were not enough to spend the working day underground, without coming home at night to a comfortless box in a monotonous row of comfortless boxes! The Colorado Fuel and Iron Company is justly proud of having piped pure water to some of its settlements and eliminated typhoid, though the fact that this is sufficiently exceptional to cause pride would seem to be something of a commentary on the prevailing standards. Its newer houses are four-room (occasionally six-room) hollow tile and concrete bungalows, but they and their surroundings are as bare and cheerless as the older wooden houses. Their rooms are very small, and they are crowded together as though the land had the value of a Broadway frontage. Some have running water, some have sewer connection, most have electric lights, but only a few have baths. Rents are \$2 per room per month.

The Cleveland Cliffs Iron Company in their villages of Ishpeming and Gwinn have a melancholy collection of five- to eight-room wooden houses, without any conveniences except piped water, which they rent at from \$5 to \$10 a month with fifty cents extra for the water. They evince a commendable desire to hide some of the ugliness by offering prizes for yards and win-

dow boxes and publish illustrated pamphlets showing how well vines can hide what is behind them. Recently, they consulted a landscape architect and learned (better late than never) that the beautiful forest trees they were cutting down would be quite an asset if left growing along these stricken village streets.

The Southern cotton mill owners have built for their employees many thousand flimsy wooden cottages, without any sort of conveniences, of which the one good thing to be said is that they are cheap, renting at 50 cents, 75 cents or \$1 per room per month. They usually consist of four rooms. The well and the yard privy are almost universal. There is some reason to hope, though, that recent discoveries in regard to hookworm will eventually modernize these conditions. Such cottages do not, as a rule, yield a commercial return on the investment, but this loss is cheaper for the company than paying a living wage.

Even in the scrupulously colorless government publications, one may read an indictment between the lines. Take Hanger's description of the houses of the Pelzer Manufacturing Company at Pelzer, South Carolina (U. S. Bulletin of Labor, Vol 9, No. 54, 1904, "Housing of the Working People in the United States by Employers," G. W. W. Hanger, pp. 1224, 1225). He says this is one of the largest cotton manufacturing plants in the South. It has two thousand eight hundred employees, all of whom live in company houses. In fact, in this unincorporated town of six thousand inhabitants, everything belongs to the mills and *no home ownership is allowed*. There are about one thousand cottages, averaging four rooms each, with the remarkably low rental of fifty cents per room per month,—barely enough to pay taxes and repairs. Hanger has pictures of these

cottages. They do not inspire enthusiasm. This is what he says about them: "The mild climate and somewhat primitive methods of life prevailing in this section render more elaborate housing facilities unnecessary."

In connection with this statement, it may be interesting to compare the study of "Family Budgets of Typical Cotton Mill Workers" (Vol. XVI, "Woman and Child Wage Earners in the United States," 1911, p. 29), where it is pointed out that the houses of the Southern cotton mill operatives are so flimsily built that it costs more to heat them, with less satisfactory results, than cotton mill operatives pay in Fall River, Massachusetts. (This is not to be interpreted, however, as an endorsement of the housing standards of Fall River!)

Even if the housing standards achieved were satisfactory, the feudalism of the relationship established in these mill towns would be open to serious criticism. A. J. McKelway in his "Child Wages in the Cotton Mill; Our Modern Feudalism" (Pamphlet 199, pub. by the National Child Labor Committee, 1913), quotes a mill operative referring to his employer as follows:

"We work in *his* mill. We live in *his* houses. Our children go to *his* school. On Sunday we go to hear *his* preacher. . . . And when we die we are buried in *his* cemetery."

From the "Summary of the Report on the Condition of Woman and Child Wage Earners in the United States" (U. S. Bureau of Labor Statistics, Bul. 175, Dec., 1915, p. 78), we cull the following: "It was the exception for families to own their homes, only 126 of the 854 New England families and 76 of the 1,567

Southern families visited being owners. Of the families who did not own homes, in New England 28 per cent. and in the South 91.5 per cent. lived in company houses. There seemed a growing sentiment among the more highly skilled and self-respecting operatives against living in company houses. . . . The mill village of the South is usually unincorporated, and the establishment and enforcement of sanitary regulations depends entirely upon the mill company. Hence, conditions varied from excellent to unspeakably bad."

A rather pathetic instance of recent housing activity, because it appears to be so naively well-intentioned, is that of a plant in a Middle Western city. This company is engaged at the present time in creating what it calls a garden city. Four-room semi-detached and six-room detached one-story frame houses are being built fifteen feet apart, with a few small flower beds and bits of grass to justify the title. The houses contain water and gas, but *no other conveniences*. There are *community toilets* as well as baths in a central building. Each family is encouraged and expected to take from eight to ten male boarders or lodgers. The plans of the houses show one good-sized living-room, an alcove-like kitchen (13 feet 4 inches by 5 feet and 17 feet 2 inches by 4 feet 8 inches) and two or four bedrooms with beds indicated in the plan. From two to six beds are allowed to a room. The room containing six beds is 17 feet by 17 feet 4 inches. The people housed are Hungarian. In the four little houses already built (two of each type), 50 people are living, and 400 are to be housed eventually in the "garden city."

All of which goes to show that housing by employers is not necessarily model housing and that the magic words

"garden city" do not always connote an earthly paradise.

5. CHAMBER OF COMMERCE ENTERPRISES

Logically, this group should have been described before housing by employers; but chronologically, it is such a late comer that it has to be considered last. For several years past chambers of commerce have been showing an increasing interest in the housing of wage earners, which has resulted, in a number of instances, in the organization of housing companies, sometimes with limited dividends, sometimes without. Sometimes the impelling motive is a sense of civic responsibility for the housing of all citizens. Sometimes it is the business enterprise which seeks to attract some new industry, war-boom, or other, by showing preparation to supply high-grade accommodations for an influx of workers. Usually the two motives are blended. Even where the housing company represents little more than a group of employers, the situation is free from many of the objections found in housing by the individual employer.

(1) *The Albany Home Building Company*, launched by the Albany Chamber of Commerce in 1911, with a capital of \$100,000 and a 5 per cent. limited dividend, is probably the oldest of this group. It has built a number of detached and semi-detached houses, which sell from \$1,900 to \$3,300 and rent from \$14 up.

(2) *Elmira Home Building Company*

The Elmira Chamber of Commerce organized its Home Building Company early in 1916 with a capital of \$200,000 (\$100,000 paid up). Fifty single-family de-

tached houses of frame or stucco are being built, which are expected to yield a rental return of 5 per cent. net. The dividend, however, is not legally limited. Sales will be made on a 1 per cent. a month basis.

(3) *Bridgeport and Kenosha Companies*

Two important recent developments are the Kenosha Homes Company and the Bridgeport Housing Company, both incorporated in 1916 as the result of surveys and reports made by John Nolen. In one case his services had been engaged by the Manufacturers' Association of Kenosha, Wisconsin, in the other by the Chamber of Commerce of Bridgeport, Connecticut. Both companies were capitalized at \$1,000,000. The Kenosha Homes Company, which got the earlier start, expected to have 400 detached single-family houses built within the year.

The houses of all four of the companies mentioned represent an excellent standard.

(4) *Later Developments*

During 1917 the Flint (Michigan) Chamber of Commerce organized the Civic Building Company, which purchased a 400-acre tract of land just outside the city and started an energetic building program. The houses are to be sold.

The same year saw the launching of the Williamsport (Pennsylvania) Improvement Company by the local Board of Trade. Sawyer Park, an unusually attractive garden suburb, is the result.

About the same time the Cleveland Chamber of Commerce brought into being the Cleveland Homes Company, a unique experiment in financing home building by paying cash to the builder, extending credit to the purchaser,

and dividing the saving. The outcome will be watched with interest.

Not all Chamber of Commerce housing projects materialize. The Cincinnati and the Pittsburgh Chambers both got as far as the printed prospectus stage and gave it up.

6. GENERAL CONCLUSIONS

A few general conclusions may appear warranted.

(1) The trend of opinion is away from multiple dwellings and toward single-family houses in garden suburbs. The National Housing Association is making its influence felt in this direction.

(2) Philanthropy can set standards, and this is a function the importance of which must not be belittled, but it cannot supply the demand for cheap and wholesome homes for workingmen. At all events it never has done so at any time or in any place. Nor is it desirable that it should. What kind of civilization would it be that made the possession of a decent home by the bulk of American workingmen dependent on the generous impulses of private philanthropy?

(3) Housing by employers sometimes provides satisfactorily for health and comfort, sometimes not. It is an important factor, and perhaps may prove increasingly so. But it is at best a make-shift. It can never furnish the final solution unless we are to go back to feudalism. The instinct of the workingman who dislikes the company house, the company school, the company store, is sound. The system is undemocratic, un-American, and the workingman who accepts it gives up a considerable share of his independence.

(4) Looking back over the path we have traveled thus far, certain high points stand out clearly:

There are housing conditions all over the United States which cannot be tolerated in civilized communities.

Restrictive housing laws, energetically enforced, ameliorate bad conditions, but cannot cure them.

Model housing enterprises of philanthropic or industrial origin neither do nor ought to supply the demand.

How then is the problem to be solved?

CHAPTER V

THE EXPERIENCE OF FOREIGN COUNTRIES

I. IDENTITY OF THE HOUSING PROBLEM

THE fundamental trouble is the scarcity of wholesome houses of an acceptable standard at a low enough rental for the rank and file of unskilled wage earners. Thus stated, our housing problem is seen to be, not only similar to, but identical with the housing problem abroad.

The evil conditions which create the housing problem are strikingly similar on both sides of the Atlantic. There, as here, are to be found dark rooms, unventilated rooms, insanitary toilets, houses without water or sewer connection, dirt, dilapidation, cellar dwellings, overcrowding and high rents. As is the case between the different localities of our own country, such differences as exist are of emphasis rather than of kind. The evil of one- and two-room tenements is much more widespread in Europe than with us, whereas our wooden buildings produce a fire risk and a degree of shabbiness and dilapidation which outdoes anything in Europe.

In London at the time of the last census ("Census of England and Wales," 1911, Vol. VIII, p. 662, Table 9), 265,553 persons (6.2 per cent. of the population) were living in 138,226 one-room tenements, an average slightly under two persons to a room. In Glasgow ("Census of Scotland," 1911, Vol. I, Part II, pp. 48, 49), 13.8 per cent. of the population (103,815 persons) lived in 32,606 one-room tenements. Here the density was over

three in a room. In Dublin ("Census of Ireland," 1911, General Report, p. 66, Table 50), 22.9 per cent. of the population (69,888 persons) were living in 21,133 one-room tenements, again something over three in a room, and the fraction larger than in Glasgow. The British Board of Trade Report on the "Cost of Living in French Towns" (p. LII), tells us that in 1901 26.7 per cent. of all tenements in Paris consisted of one room.¹ The worst conditions of all in this respect, however, obtained in Germany. In 1900 in Berlin no less than 48.6 per cent. of the population lived in one-room tenements, with an average number of inhabitants of 3.69 ("*Handwörterbuch der Staatswissenschaften*," 1911, pp. 881-883). The Berlin figures are subject to the qualification, however, that an unspecified number of these one-room tenements had a small, unheated, closet-like room attached (*Nebengelass*), and the German writers insist that their rooms average much larger than those in England, which again are much larger than those in New York. Other German cities are as badly off as Berlin. Dr. Eugen Jaeger in "*Die Wohnungsfrage*" (1903), states that while 73.8 per cent. of Berlin's population lived in one or two rooms, 52.4 per cent. of Munich's people were so housed, 68.8 per cent. of Dresden's and 74.2 per cent. of Breslau's.

Energetic measures have been taken to improve these conditions, and were recent figures available, they doubtless would be much more favorable.

Strict comparison with overcrowding in this country is impossible because of our unfortunate lack of comparable statistics. In a general way we know that while

¹ Bergy, "Principles of Hygiene," p. 339, quotes J. Bertillon, "Rev. d'Hyg.," Vol. XXI, p. 588, to the effect that in Paris 369,000 dwellings out of 942,000 had only one room.

we have some one-room tenements and a great many two-room tenements in our cities and many one- and two-room cabins in our rural districts, we have no such proportion as is shown by the foreign figures quoted. The only large-scale enumerations we have are those included in the Tenement House Census of Boston made by the Massachusetts Bureau of Statistics of Labor in 1891. (See Chapter II, p. 50.) Of the 311,396 persons (71,665 families) with which it deals, $\frac{2}{3}$ of 1 per cent. lived in one room and $5\frac{1}{4}$ per cent. lived in two rooms. The average number of persons in the one-room tenements was, as in London, just under two.

Aside from the Boston figures, we have only fragments. In 1916 Bernard J. Newman, then director of the Philadelphia Housing Association, stated that there were about 3,500 families in Philadelphia living in one-room tenements. In the course of the survey of housing conditions in Baltimore made by Janet E. Kemp for the Charity Organization Society in 1907, it was found that of 1,157 families investigated, 15.1 per cent. were living in one room. There was a density of from three to eight persons per room in nearly half of those apartments.

The survey of forty-eight blocks in St. Louis made by Charlotte Rumbold in 1908 for the Civic League ("Housing Conditions in St. Louis"), revealed four hundred and thirty-five one-room apartments. Percentages are not given, but it is stated that most of the apartments contained either two or three rooms.

In Richmond in 1913, of 616 families investigated, 27 lived in one room and 123 in two rooms ("Report on Housing and Living Conditions in the Neglected Sections of Richmond," Gustavus A. Weber).

Such instances could be multiplied, but perhaps enough

has been said to prove that in the one point in which it is customary to make a comparison in our favor in the matter of housing conditions, we are by no means flawless, and such difference as exists is in degree only.

The New York Tenement House Commissions of 1894 and of 1900 both stated that the tenement house problem in New York was more acute than in any other city of the world. The 1905 report of the City and Suburban Homes Company of New York says: "New York's tenement problem is infinitely more urgent than London's."

In short, we have no reason for complacency, absolutely or comparatively, in regard to our housing conditions, and if existing evils called for radical remedies on the other side of the water, so do they here.

2. GOVERNMENT AID AND ITS FORMS

The various sorts of effort to secure satisfactory housing for working people in the United States have their counterpart in Europe — restrictive legislation in building and health codes enforced by inspection, and model housing enterprises by philanthropists and employers. Little would be gained by a detailed study of such agencies, whose experiences do not differ greatly from our own except that they occurred earlier. The Metropolitan Association for Improving the Dwellings of the Industrial Classes of London dates from 1845, whereas the Boston Coöperative Building Company did not start till 1871. The Peabody Trust Fund for building model tenements in London was established in 1862, while Alfred T. White erected the first model tenements on this side of the water in 1877.¹

¹ Certain self-styled model tenements in New York of the fifties and sixties, such as the notorious Gotham Court, are purposely omitted, as there was nothing model about them except the name.

There as here, these various well-intentioned experiments were inaugurated with high hopes that the way had been found to solve the housing problem. There as here, in spite of undoubted good accomplished, the net result was disappointment and disillusionment. They came to these conclusions a quarter of a century ahead of us and began the next cycle of experiments by invoking the aid of the State.

However little it may flatter that type of national pride that insists on being always in the vanguard of progress, it is an obvious advantage to have had the experimenting done for us on a large scale, under a variety of conditions and over a long term of years. It ought to be comparatively easy for us to avoid the pitfalls that some of the explorers fell into and make intelligent use of what has been found workable.

Constructive housing legislation has developed along four main lines, of which three may be said to involve government aid of a positive sort and one of a negative.

(1) *State or Municipal Housing*

We have, first, direct community action. The State, or more usually the city, buys land and builds houses for working people, either in the city itself or in garden suburbs. It may rent them and remain a landlord, it may turn them over to housing companies to manage, or it may sell them to the tenants on a system of long term easy payments. As was to be expected, this type of activity did not develop without exciting violent antagonism, especially in England. In Germany it took root more easily. In Belgium and France it has never become domesticated, though the principle has been accepted, and it will quite certainly be the method employed in *post bellum* reconstruction.

(2) Loans to Non-Commercial Housing Companies

The second great way in which the State has helped has been by lending money at a low rate of interest to non-commercial housing companies whether of a philanthropic character, or coöperative societies formed of the workingmen who are to live in the houses.

This method has received its widest development in Germany and England, but has been extensively used in a number of countries. It is, for instance, the characteristic method of Italy.

(3) Loans to Individual Workingmen

The third type has, so far, involved less money and produced fewer houses than either of the others, yet would probably appeal more quickly to most Americans. It is the loan of money on favorable conditions to the individual workingman who wishes to build or acquire his own home. It may be done through the intermediary of a non-commercial loan company, as in Belgium and France, or directly, as under the surprisingly simple and efficient system of New Zealand. Yet, appealing as the type is, and useful as it is within certain limits, it must be admitted that it does not reach — cannot reach — the class that is in the most urgent need of help,— the unskilled wage earners of large cities.

*(4) Tax Exemptions*¹

Finally, there is the negative, yet often very important, aid rendered by tax exemptions on houses of approved standard and rental, or in the case of home-ownership, of approved standard and cost. The function of the type is auxiliary.

¹ Tax exemption, partial or complete, on all buildings is a familiar subject of discussion and is being tried out in several of our cities and in Canada. (See the Final Report of the Committee on

Some countries have developed only one or two, while some have all four of these forms of governmental aid. It has depended somewhat on a diversity of local needs but more on national habits of thought. It has been affected, too, by the accident of locality, for, other things being at all equal, the example of a near neighbor is most likely to be followed.

Three nations stand out as pioneers in constructive housing legislation and accomplishment,—Great Britain, Belgium and Germany. This is not an accident. These distinctively industrial nations, whose cities grew with unexampled rapidity during the nineteenth century, were the first to feel the extreme pressure of housing problems, and therefore the first to evolve remedies. From the experiments in legislation of these three countries, worked out simultaneously, and to some extent independently, have grown three schools of thought and practice, to one or another of which it is possible to trace almost everything that has been done since in other European countries, in South America, Canada and Australasia. It will be found convenient to consider the various countries in three groups; the pioneers just referred to; other European and Latin-American countries, which followed closely in their footsteps; and the British self-governing colonies, which have developed along rather different lines.

The method followed will be to describe briefly the historical origin and content of the housing laws of a nation, and then to summarize as far as possible the results of these laws in houses built, persons housed, and evidences of better health or other civic improvement.

Taxation of the City of New York, 1916.) The special form here described has received little attention in the United States. Its sole aim is to stimulate the supply of cheap and good houses for workmen by preferential treatment.

3. THE PIONEERS

(1) *Great Britain*

What follows, when not otherwise specified, refers to England. Scotland is under the same housing laws. Her experience, both as to conditions and remedies, has been similar to that of England, but on a much smaller scale. All statistics, however, are kept separately, and as they are not always presented in exactly parallel form, an endeavor to combine them would cause unnecessary complication in a study which lays no claim to being exhaustive. Ireland, on the other hand, is under a different dispensation, and presents conditions and methods so exceptional as to require separate, even though brief treatment. The example of Ireland is chiefly of interest to us as something to be avoided.

A. History and Content of Legislation (England, Scotland and Wales)

For the principles underlying modern British housing, we must go back to Lord Shaftesbury, the father of so much legislation in the interest of the working classes. It is an evidence of his far-seeing statesmanship that, after perceiving the need of factory laws regulating safety and sanitation, hours of work and the employment of women and children, he realized that the lot of the laborer would still be intolerable if the Government did not secure him in the right to a decent home. In 1851 he procured the passage of the Laboring Classes Lodging Houses Act (lodging houses meaning rented dwellings), which embodied the fundamental principle of government responsibility for the housing of the people. It empowered the Public Works Loan Commissioners, a national body which provides funds for river and harbor improvements, bridges, public buildings and other

government undertakings, to lend money for the housing of working people either to local authorities or to private associations. The idea of municipal housing was so far in advance of public opinion, however, that this part of the act remained a dead letter for some forty years. The permission for loans to associations was used earlier, but not on a large scale. The Peabody Trust, Hayle's Charity Estate Trustees and other societies borrowed a few hundreds of thousands of pounds under the Act of 1851. During this period, the real effort to improve housing conditions was, first, through endowed philanthropic foundations and, secondly, through restrictive legislation. Besides the Public Health Act of 1875 (amended in 1890 and 1907), which gave considerable power to the local authorities, two series of special housing laws, the Cross and Torrens Acts, were passed by Parliament. The Public Health Acts prescribed various matters of light, ventilation, sanitation and repairs with which we are familiar at home, while the Torrens Acts permitted the authorities to proceed against insanitary houses or small groups of houses, and the Cross Acts provided for the clearing of whole slum areas, the money to be provided from the Public Works Loan Commissioners, if the local authorities so desired and the Local Government Board approved. There was a provision which required new housing accommodations to be provided for the full number of persons dispossessed by a slum clearance scheme, unless for special reasons the Local Government Board remitted or reduced the obligation. The Metropolitan Board of Works in London undertook and completed sixteen clearance schemes involving 41.73 acres of slums inhabited by 22,872 persons, between 1876 and 1889, when it was superseded by the London County Council. The policy of the

Metropolitan Board was, after buying the land, clearing off the old buildings, and replotting the streets, to sell the new building lots at much below cost to the large philanthropic trusts, such as the Peabody Foundation, which undertook to build more or less model tenements for the number of persons who had been dispossessed. The resulting net cost to the taxpayers was something over £1,300,000. (U. S. Bureau of Labor Statistics, Bulletin 158, pp. 295, 296.) But in view of the extremely bad character of the areas, and the resulting lowering of the death-rate, these transactions, regarded as a health measure, cannot be considered especially extravagant. The cost of later schemes has, however, been substantially reduced.

Meanwhile, outside of London, loans to the amount of £2,347,353 were sanctioned by the Local Government Board for similar undertakings by local authorities during the period between 1876 and 1890. Nor does this cover all that was done by municipalities. Many preferred to work under local acts. Liverpool, for instance, began extensive slum-clearing and municipal housing schemes during the sixties under local legislation.

No one was satisfied with the situation, and a Royal Commission on Housing of the Working Classes, of which the Prince of Wales was a member, was appointed in 1884. Royal commissions have played an important part in the development of British legislation, and this one was no exception. Its painstaking report, brought out the following year, presented ample evidence of conditions that needed remedy, and as a result of its recommendations, the same year saw the passage of the Housing of the Working Classes Act of 1885, which was only, however, a consolidation and harmonizing of existing legislation. It was clearly seen that the procedures

prescribed were too slow and cumbersome, and that loans of money were for too short periods and at too high a rate of interest to produce the desired results. Five years later came the epoch-making Housing of the Working Classes Act of 1890, with which modern British constructive housing activity really begins, and in 1909 its terms were made still more liberal in the Housing and Town Planning Act of that date. The main provisions of these two acts must be clearly understood.

The Act of 1890 is in seven parts, of which the first three are the significant ones. In general, Part I is based on the Cross Acts, Part II on the Torrens Acts and Part III on the Shaftesbury Act. In other words, Part I deals with large insanitary, or slum areas, with clearance schemes, and the obligation of re-housing the dispossessed population. Part II deals with single insanitary houses, or small groups of them, and with obstructive houses, which, although not in themselves objectionable, shut out light and air from others. Part III deals with new housing undertakings by local authorities, and the conditions of public loans for the financing of housing projects, whether carried on by local authorities, societies or individuals.

The first two parts, except in so far as they deal with the re-housing of dispossessed tenants, are thus seen to be restrictive legislation. Part III and the re-housing sections of Parts I and II are constructive. Part III permits local authorities, whether urban or rural, subject to the approval of the Local Government Board, to acquire land and build either tenements or cottages for working people within their own boundaries or in adjoining suburbs, with gardens, if desired, of not more than an acre to a cottage.

Under the 1909 Act it becomes obligatory on local au-

thorities to take action under the provisions of Part III whenever a shortage of working class houses exists, and any group of taxpayers or tenants may petition the Local Government Board, if the local authority fails to act on its own initiative, to establish the fact of a shortage.

Local authorities may borrow money in the open market for housing schemes or may obtain loans from the Public Works Loan Commissioners. The Act of 1909 makes the conditions very favorable, the maximum time of loans to local authorities being eighty years for land and sixty for buildings and the lowest rate of interest $3\frac{1}{2}$ per cent. In the case of societies, corporations and individuals, the interest rates are the same as for local authorities, but the time of re-payment cannot exceed forty years. The amount loaned in the case of a public utility company may run up to two-thirds of the total value, but in the case of ordinary corporations and individuals, it may not exceed one-half.

A word of explanation is in order here, for most American writers give the American meaning to the expression "public utilities," and even the Federal Bureau of Labor Statistics seems to have fallen into this error (see note on p. 290, Bulletin 158). In Great Britain a public utility company is a non-commercial, public-welfare, limited-dividend organization registered under the Provident Society Act. It includes philanthropic societies and coöperative or co-partnership organizations of workmen.

The Act of 1909 consists of four parts. Part I reenacts the statute of 1890 with amendments. Part II deals with town planning. It permits local authorities or owners of estates, subject to the approval of the Local Government Board, to prepare plans for undeveloped areas.

These include the laying out of streets and open places, as well as residential, business and factory districts, and the limitation of the number of houses per acre. Its aim is to prevent congestion of population and inflation of land values in the future. Part III is purely restrictive. It establishes county housing committees and a nationwide system of inspection by sanitary officers reporting to the Local Government Board. Part IV contains schedules and other miscellany.

These statutes are not easy reading. They are unwieldy and by no means always clear. The work of consolidation in the Act of 1890 left much to be desired. Minor amendments were passed in 1896, 1900 and 1903 and very extensive ones in 1909. These acts exist only in the form of amendments, but fortunately for the student, Charles S. Allan has published the whole series (1890-1909) in a sort of consolidated form.

Lord Bryce once said it was a proof of American genius for government that we get along as well as we do with such a system as ours. We might well return the compliment and say it is a proof of British genius for practical achievement that they can actually produce results under such a confused and confusing mass of fragments as their housing acts. That they do produce results, both extensive and desirable, we shall shortly proceed to demonstrate.

There has been no new legislation since 1909 except two emergency measures passed in 1914 after the outbreak of the war to provide against anticipated unemployment in the building trades. This did not occur, and they have not been used. The very extensive government undertakings for the housing of war workers which have been carried out during the war, have been done under the broad provisions of the Defense of the Realm Act,

not under the housing acts. It is safe to say, however, that this work could never have been carried out without the housing experience and point of view acquired by the people and the Government in pre-war days.

It will be observed that British Housing of the Working Classes Acts, on their constructive side, provide for what we have called the first two forms of government aid — direct housing and loans to societies. The individuals to whom loans may be made under Part III are not individual workingmen, but employers or other large-scale builders. The needs of the individual workingman who wishes to acquire his own home (third form) are met, in so far as they are met at all, by the Small Dwellings Acquisition Act of 1899, which permits local authorities to borrow from the Public Works Loan Commissioners and lend to workingmen sums not exceeding £300, representing not more than four-fifths the market value of a house whose total value does not exceed £400. Repayment must be made within thirty years. No very extensive use has been made of this act, as up to March 31, 1917, only £412,639 had been lent under it. (Forty-second Annual Report Public Works Loan Board, p. 14, Appendix A.) But the use is evidently growing, or was before the war disturbed all previous tendencies, for about half of the total amount was lent between March 31, 1913, and March 31, 1916.

The fourth form (tax exemption) is also found in Great Britain and has extensive application, as is indicated by a statement in the Forty-third Annual Report of the Local Government Board (Part II, p. XXXVII), quoting the report of the Commissioners of Inland Revenue for 1913 to show that 5,607,275 dwelling houses were exempt from inhabited house duty. Evidently an exemption of so broad a character cannot be dependent on com-

pliance with high standards. Nor is it likely to be of such great economic importance as in certain countries where taxation is more burdensome.

In the same sense in which the Act of 1890 was the result of the recommendations of the Royal Commission of 1884, the Act of 1909 was the result of the recommendations of a Deputation of the National Housing Reform Council to the Government, i.e., to the ministry then in power, in 1906. This deputation represented a coalition between the trade unionists and what we should probably call in this country the "high brow" reformers. The combination proved a strong one which we should do well to emulate at home. The act is often known as the John Burns Act, as that prominent labor member of the ministry was its special sponsor.

The town planning features came as a logical result of the garden city movement. In 1892 Ebenezer Howard had published his book "Garden Cities of To-morrow." Unlike most Utopias, this one had foundations of solid reality. In 1899 the Garden City Association was formed to carry out his ideas. In 1903 First Garden City, Ltd. was organized, and Letchworth was the result. Several large employers of labor built garden suburbs. Thus Port Sunlight had been created near Liverpool, Bournville near Birmingham and Earswick near York. The London County Council in 1898 decided to start building under Part III of the Housing Act and to get away from the old discredited types of block houses, such as the philanthropic foundations had erected, and from the dreary rows of commercially produced houses built under the by-laws. This was the beginning of Hampstead Garden Suburb, the forerunner of many other attractive developments. Ealing Tenants, Ltd. (1901), built the pioneer co-partnership village. The idea spread

rapidly. In 1906 there were three co-partnership societies. In 1909 there were twelve (J. S. Nettlefold, "Practical Housing," Appendix C). There are now eighty coöperative societies of public utility affiliated with the British Garden Cities and Town Planning Association, though these are not necessarily all co-partnership. (See article by Ewart G. Culpin, Sec. International Garden Cities and Town Planning Association, in the *Journal of the American Institute of Architects* for April, 1917.) They have built some 8,000 cottages. In 1913, twenty-five garden suburb schemes were started for the housing of 90,000 people, but work was halted by the war, which has indeed suspended the whole private-initiative end of the housing movement in Great Britain.

It must not be supposed that these developments have taken place without differences of opinion.' During the first ten years of the twentieth century, a very lively controversy raged between the advocates of municipal housing, whose principal spokesman was Alderman W. Thompson of Richmond, author of the "Housing Handbook" and "Housing up to Date," and its opponents, led by Councilor J. S. Nettlefold of Birmingham, author of "A Housing Policy," "Practical Housing" and "Practical Town Planning." The net result of the dispute has been distinctly useful. It has kept up the interest and put each party on its mettle to demonstrate the superiority of its own formula. Neither side objected to the principle of government loans. The difference of opinion was on the relative merits of the first and second form of government aid, or perhaps it would be more accurate to say it centered on the first. For the advocates of municipal building were not decrying building by private societies, only arguing against the possibility of their handling the great problem alone, while the

opposition objected *in toto* to municipal housing, regarding it as an example of "the unsound socialism that has of late years been gradually gathering force in this country" (Nettlefold, "Practical Housing," p. 131).

The passage of the compulsory municipal housing provision in the Act of 1909, its rigorous enforcement by the Local Government Board, and the phenomenal increase in the housing activities of local authorities during the years preceding the war, indicate quite clearly on which side lay the bulk of public opinion. But if the victory has been with the advocates of municipal building, Councilor Nettlefold has done a real service by demonstrating in Birmingham how much could be accomplished by patient work of local authorities under Part II of the Act of 1890, by forcing owners of insanitary houses to repair or demolish them at their own expense, instead of burdening the tax payers by wholesale purchase and rebuilding schemes under Part I. His constant attacks have also doubtless had weight in bringing about a closer balance between the debit and credit sides of municipal housing accounts in later years. Moreover, Councilor Nettlefold and his associates, realizing that the repair of old houses was not in itself enough, in their desire to demonstrate the superiority of private initiative over municipal, have put a great deal of energy into the co-partnership movement, of which Henry Vivian, M. P., has been an active leader. The municipal housing advocates yield to none in their enthusiasm over co-partnership, but it has undoubtedly been an advantage to have a group of able and energetic people concentrate their attention on making co-partnership a success.

It was a favorite argument of the opponents of municipal housing in England, as it is of their compeers in the United States, that it would stifle private initiative in

housing. The effect seems to have been precisely the contrary. Thompson says ("Housing up to Date," p. 11): "It is a remarkable fact that so far from killing private enterprise, the threat to build municipal dwellings seems at once to stimulate apathetic private individuals and companies and to bring out the best that is in them. All the best housing schemes by private or coöperative effort are in or near towns that have been pioneers of their class in building municipal dwellings." He follows this statement with a number of examples. Bearing out his assertions, is the indisputable fact of the large increase in the amount of loans to societies by the Public Works Loan Board in the years between 1910 and 1915 when municipal building was also at its height.

Thompson's encyclopedic books are a mine of information and are written with a serenity and good temper which the reader misses in the controversial works of Nettlefold. For which reason, perhaps, one may be pardoned a philosophic smile on learning that, after all his scorn of "subsidized" municipal housing schemes, the Councilor's special co-partnership society operating on the outskirts of Birmingham has received assistance from the rates in order to make both ends meet!

Town planning is the one part of the British program on which all parties seem to be agreed.

B. Results of Legislation (England and Wales)

A law on the statute books means nothing except in so far as it is used. To what extent has the constructive housing legislation of Great Britain been translated into action? How much government money has been invested in housing? How many houses have been built, directly or indirectly, as the result of this expenditure? How many people have been housed through such activ-

ity? As has already been stated, real activity began with 1890 and was vastly increased after 1909. The Report of the Land Enquiry Committee (1913-1914) states that private enterprise in the past has provided about 99 per cent. of working class dwellings, from which the inference seems to be that public enterprise has produced about 1 per cent. But they also say that local authorities had provided only about $\frac{1}{4}$ of 1 per cent. of existing working class dwellings. Perhaps the other $\frac{3}{4}$ of 1 per cent. refers to housing by societies.

In the Forty-third Annual Report of the Local Government Board (1913-1914, Part II, p. XXXVI), we find the following general statement of policy: "We recognize that in England and Wales private enterprise has always been, and, so far as can be foreseen, will continue to be the main source of the provision of houses for the working classes. It is only in those places where private enterprise has failed to provide them for a certain class of workmen, that the local authority is required to step in." Nevertheless, the Local Government Board recommended action along these lines to four hundred of the eighteen hundred local authorities reporting to it.

Comprehensive statistics do not exist. We can, however, by assembling figures from several sources, arrive at fairly serviceable estimates.

First, in regard to public money expended.

From the Forty-second Annual Report of the Public Works Loan Board (Appendix A, p. 14), we derive the following:

*Loans Made by the Public Works Loan Commissioners for
Working Class Dwellings in England*

Total loaned to local authorities	£4,181,510
Total loaned to societies and individuals	3,385,078

Total loaned under the Small Dwellings Acquisition Act	£ 412,629
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Total to March 31, 1917	£7,979,217
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But this by no means tells the whole story. The first two totals refer only to sums loaned under Part III of the Housing of the Working Classes Act. The sums loaned under Part I and Part II cannot be given, for there is no way of telling what part of them was for re-housing and what part for slum clearance. Moreover, this table includes only what was borrowed from the Public Works Loan Commissioners. The very extensive building activities of the London County Council, which was landlord to nearly 58,000 people at last accounts, are wholly apart from these figures, for the London County Council enjoys unique privileges of home rule and raises money by the issue of consolidated stock. Nor have other municipalities always found it most advantageous to borrow from the Public Works Loan Board. Thompson says ("Housing up to Date," p. 248) that up to 1907 English municipalities had borrowed about four and a half million pounds for slum buying and about the same sum for housing, "mostly in the open market." Again, a number of cities, notably Liverpool, have preferred to work under local acts.

Altogether, the writer believes it would be conservative to estimate the amount of money invested by the national Government and local authorities in building houses for English workingmen, up to the outbreak of the present war, at £15,000,000. What the national Government has spent since that time for the housing of war workers may be several times that amount, but as no official figures have been given out, this is sheer guess-work.

Years ended March 31	Urban Authorities			Rural Authorities			Totals	
	Number of authorities	Total loans sanctioned	Number of houses to be erected	Number of authorities	Total amount of loans sanctioned	Number of houses to be erected	Total amount of loans sanctioned	Number of houses to be erected
1910 (subsequent to Dec. 31, 1909, only)	2	£ 13,530	78	1	£ 270	—	£ 13,800	78
1911	12	101,342	464	1	250	—	101,592	464
1912	29	201,566	882	16	27,445	139	229,011	1,021
1913	46	335,875	1,549	22	59,557	331	395,432	1,880
1914	79	565,860	2,465	45	193,580	871	759,440	3,337
1915	110	862,441	3,264	72	262,735	1,144	1,125,176	4,408
1916	14	466,388	1,917	10	36,516	154	502,904	2,071
1917	3	38,712	144	2	17,000	74	58,531 ²	218
Totals	295 ¹	2,585,714	10,763	169 ²	597,353	2,713	3,185,886	13,477

¹ Representing together 205 different urban councils.

² Representing together 116 different rural district councils.

³ Small loans were made to 6 local authorities to meet excess expenditure on schemes already executed.

The preceding table compiled from the Forty-fifth and Forty-sixth Annual Reports of the Local Government Board gives an idea of the activities of local authorities under Part III of the Act of 1890, since the passage of the 1909 Act, the loans being for the purchase of land and erection of houses.

This table clearly shows the rapid increase in housing by local authorities after the law of 1909 went into effect until checked by the war. Housing by rural authorities may be said to date from 1909, for only seven had received loans, all, with one exception, for small amounts, before that date.

Previous to 1910, the tables are less satisfactory, as they do not give the number of houses to be erected. The total of the loans sanctioned during the twenty-year period 1890-1910 was about two-thirds the total of the 1910-1917 period. The high-water mark of the earlier period had been reached from 1900-1902, during which time the borrowing rate approximated that of 1913. From this on it had declined.

In estimating the number of dwellings built by the local authorities referred to in the reports of the Local Government Board previous to 1910, we may assume, since the cost of building was increasing all the time, that it was something more than two-thirds of the 13,477 built or authorized since that date. We can check this estimate, for Thompson's "Housing Up to Date" contains several scattered figures which we may bring together. They refer only to the period before 1907. Thus, he gives the number of block (barrack tenement) apartments owned by local authorities outside of London as 1,003, the number of tenement apartments (in houses accommodating from three to six families) as 2,507, the number of apartments in cottage flats (two-family

houses), as 2,004, and the number of cottages as 3,830, a total of 9,344 dwellings. The years between 1907 and 1910 were not very active ones, but assuming that the loans authorized for those years represented about the same number of dwellings as the same amount of money in the immediately succeeding years, about 1,200 houses must have been added. Remembering that Thompson probably included cities that built under private acts, we come to something approximating the figure arrived at by the first method. In other words, municipalities outside of London and apart from those working under private acts, had probably provided something between 9,000 and 10,000 dwellings before the 1909 law went into operation.

Annual reports of the London County Council show that up to May 31, 1915, it had constructed 3,402 cottages, 6,420 apartments and 1,872 cubicles in lodging houses, a total of 9,822 lettings, containing 28,252 rooms, inhabited by 57,942 persons.

Up to December 31, 1911 (U. S. Bureau Labor Statistics, Bulletin 158, p. 305), other local authorities of London had acquired or erected working-class tenements containing 8,321 rooms, presumably accommodating about 16,000 people. According to the same authority, Liverpool, up to 1912, had built 2,727 dwellings, containing a population of 10,099. About four-fifths of this work is said to have been done under local acts.

Thompson tells us in regard to the work of private societies up to 1907 ("Housing Up to Date," p. 143), that ten philanthropic societies in London had built accommodations for 125,000 persons and 413 coöperative societies had constructed 46,707 houses. This is apart from the activities of 2,000 so-called Building Societies, with over 600,000 members, which do not build, but lend

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money, after the manner of our Building and Loan Associations.

Assembling the figures, remembering that some are merely approximate, and that others are not up to date, we have something like this:

Dwellings Constructed and Persons Housed in England as a Result of Constructive Housing Legislation.

Agency	Dwellings Number of	Number of Persons
London County Council (to 1915)	9,822	57,942
Other London authorities (to 1911) (estimated)	3,000.. (estimated)	16,000
Local Authorities under Part III, Act 1890 (1910-1917)	13,477.. (estimated)	67,400
Local authorities under Part III, Act 1890 (1891-1910) (estimated)	9,500.. (estimated)	47,500
Liverpool under private acts (to 1912) (estimated)	2,180.. (estimated)	8,080
Other cities under private acts (esti- mated)	2,000.. (estimated)	10,000
<hr/>		
Total by local authorities	39,979	206,922
10 London Philanthropic Societies (to 1907) (estimated)	25,000	125,000
413 Coöperative Societies (to 1907) ...	46,707.. (estimated)	280,000
80 Coöperative Societies (mostly co- partnership, all recent)	8,000.. (estimated)	40,000
<hr/>		
Total by Societies	79,707	395,000
Under Small Dwellings Acquisition Act (estimated)	1,500.. (estimated)	7,500
<hr/>		
Totals (estimated)	121,186.. (estimated)	609,422

The philanthropic societies have not been active since 1907, but the coöperative societies have been, and the eighty referred to in Mr. Culpin's article, already cited, include only those affiliated with the British Garden Cities and Town Planning Association. The Public Works Loan Commissioners lent more money to societies between 1910 and 1913 than in the twenty years previous.

On the other hand, some of the early philanthropic and coöperative societies may have received no public loans. Balancing these two unknown quantities against each other, we are safe in saying that more than half a million people in England owe their comfortable homes to constructive housing legislation, and many more live in the garden cities erected by the national Government during the last three years for war workers.

The standard observed in these developments has been a progressive one. The big block tenements put up in earlier years by philanthropic societies and municipal authorities, left much to be desired, and the two-room apartment was altogether too frequent in them. Recent garden city and garden suburb developments, on the other hand, afford the nearest approach to ideal conditions to be found anywhere in the world.

The results of better housing, as shown in lower death-rates and higher physical development, are very striking. In the year ending March, 1912, the death-rate in the London County Council's dwellings was 8.5 per thousand, while for the whole of London, in 1911, it was 15 per thousand. Speaking of a somewhat earlier period, Thompson says ("Housing Up to Date," p. 76), "The death-rate in the model dwellings on cleared slum areas is under 13 per 1,000, or one-third of what it was in the old slums before clearance, viz., 40 per 1,000." At the time of which Thompson was writing the general death-rate in London was 15.6 (p. 75). The East End Dwellings Company of London in 1905 had a death-rate of 11.5 per 1,000 (p. 146). During the three years preceding December 31, 1906, the birth-rate among the 9,668 tenants of the Guinness Trust Estate had averaged 43.3 per 1,000 and the death-rate 12.5 per 1,000, and tenants

were limited to those with incomes under 25 shillings a week (p. 147). In 1905, the death-rate among the 19,615 tenants of the Peabody Foundation was 13 per 1,000 and among the 5,000 tenants of the Metropolitan Association for Improving the Dwellings of the Industrial Classes, 13.38 per 1,000.

In Manchester in the Oldham Road area, where the death-rate during the period 1887-1889 had been 49.2 per 1,000, after a slum clearance and rehousing scheme had been carried out, it had fallen to 29.7 (Thompson, "Housing Handbook," p. 48). In the Pollard Street area, the fall had been from 51.4 to 32.7.

In Port Sunlight during the seven years previous to 1907 the death-rate averaged only 9.8 per 1,000. In Bournville during the four years ending with 1905 the death-rate was 7.3 per 1,000, while that of the urban district to which it belonged was 10.5 and the general death-rate of England and Wales was 15.7. For the five years ending in 1914, the death-rate in Bournville was only 4.9 per 1,000, while that of Birmingham was 14.4 and that of England and Wales 13.8. During the same period the infant mortality per 1,000 live births was 40.6 for Bournville, 125.4 for Birmingham, and 108.6 for England and Wales.¹

These figures and others like them make out a pretty clear case for the connection between health and housing, but as it is sometimes claimed that part of the decrease in the death-rate is due to the better class of tenants that move into the new houses, the experience of Liverpool is extraordinarily valuable. For, years ago the policy was adopted of giving the dispossessed tenants the first choice when the city cleared out slum areas and put up

¹ Fifth Annual Report, Massachusetts Homestead Commission, p. 28.

new houses. Two thousand one hundred and seventy-one out of 2,727 new dwellings were reserved for old tenants. On one area 94 per cent. of the former residents were installed in the new buildings. Here we have, then, for all practical purposes, the identical group of people. The only new factor is the new house. Let the Local Government Board (Forty-second Annual Report, Part II, pp. XXII, XXIII) tell the story: "In 1902 . . . when these areas were condemned, the death-rate within them ranged from 40 to 60 per 1,000, and the incidence of phthisis resulted in an annual death-rate of approximately 4 per 1,000. . . . The medical officer of health points out that under the new conditions the general death-rate has fallen by more than one-half, and the average annual death-rate from phthisis in the corporation tenements during the four years 1909 to 1912 fell to 1.9 per 1,000." Nor is health the only matter in which improvement can be demonstrated. "The medical officer of health points out that there has been a marked improvement in the habits and cleanliness of the people who formerly inhabited these dwellings, as indicated by the external and internal appearance of the houses. The improvement is particularly noticeable in the children, and at night the districts are quiet and orderly." (Ibid.) Improvement in morals, or at least in orderly conduct, is indicated by the decreased number of arrests in the several districts, as the head constable points out. In the Hornby Street area in 1901 there were 170 arrests, in 1912 there were 52. The old houses had been torn down and new ones erected during the interval. In the Adlington Street area in 1894 under the old conditions there were 202 arrests. In 1912 there were only 2.

We have still to refer to the statistics relating to the

development of children. Thompson tells us ("Housing up to Date," p. 3) that the boys at the Bournville school averaged four inches taller than the Birmingham boys of the same age and their chest measure three inches greater. But the most complete and interesting set of figures are those furnished by Dr. Arkle's studies of Port Sunlight boys as compared with those of the same age in Liverpool schools. The table is quoted in full by Richard B. Watrous in "Personal Observations of Some Housing Developments in Europe," *Journal of the American Institute of Architects*, July, 1914. Mr. Watrous quotes from an address by Mr. Vivian:

"Dr. Arkle's report to the Liverpool education committee contained a comparison between the physique of children attending different classes of schools in the city and the schools at the industrial village of Port Sunlight. Selecting from the figures he presented, those relating to the children attending Class B schools in Liverpool, this being the class most nearly comparable with Port Sunlight, the position is as follows:

	Boys aged 7		Boys aged 11		Boys aged 14	
	Height Inches	Weight Pounds	Height Inches	Weight Pounds	Height Inches	Weight Pounds
Liverpool schools (B).	44.3	43.0	51.8	59.0	56.2	75.8
Port Sunlight schools .	47.0	50.5	57.0	79.5	62.2	108.0
Difference	2.7	7.5	6.2	20.5	6.0	32.2 ¹

Thompson ("Housing up to Date," p. 4) gives these figures as well as those for the other two grades of Council schools in Liverpool (A and C) and the higher grade

¹ Given in Mr. Watrous' table as 33.8, but obviously an error, as the other figures have been verified.

schools frequented by the children of the well-to-do. It is interesting to note that not only do the Port Sunlight children surpass those of the same economic group in Liverpool at every age in height and weight by a substantial margin, and of course even more so the children of the casual labor group in the (C) schools, but they are also ahead of the children in the (A) schools, though to a lesser degree. Moreover while they start at seven years on a par with the children of the well-to-do in the higher grade schools (exactly the same in height and only a pound ahead in weight), at eleven years the Port Sunlight children have distanced the most favored city class and at fourteen their lead is still greater, amounting in the matter of weight to 13½ pounds. These figures certainly tend to prove that the much discussed difference in physique between the upper and lower classes in England is not a matter of heredity, but of environment.

To show even more definitely the connection between physical development and overcrowding, we have the Glasgow figures relating to 72,857 school children between five and eighteen years old, classified according to number of rooms occupied by their families. These statistics appeared in a Blue Book issued by the Scotch Education Department in 1907. The returns were made by the teachers. Thompson in "Housing Up to Date," p. 4, gives the following summary of all ages:

	One-Room Apartments		Two-Room Apartments	
	Av. Height	Av. Weight	Av. Height	Av. Weight
Boys	46.6	52.6	48.1	56.1
Girls	46.3	51.5	47.8	54.8
	Three-Room Apartments		Four-Room Apartments	
	Av. Height	Av. Weight	Av. Height	Av. Weight
Boys	50.0	60.6	51.3	64.3
Girls	49.6	59.1	51.6	65.5

The difference of about five inches in height and twelve to fourteen pounds in weight between the children living in one room and those living in four rooms is very striking, as is also the successive grades of development corresponding to the number of rooms.

How the British themselves regard the urgency of the housing problem and the need of government help in solving it may be gathered from a study of the various after-the-war reconstruction programs that are being discussed. Mr. Ackerman, in his article "What is a House?" in the December, 1917, number of the *Journal of the American Institute of Architects*, summarizes two of them. The 1916 National Congress on Home Problems after the War, at the conservative extreme, recommends that the Government set aside not less than £20,000,000 for advances to local authorities and other agencies to provide houses for the working classes. Most housing reformers ask for the construction of 500,000 cottages. While the Labor Program, at the other extreme, asks the Government to build, through the local authorities, during the four years after the war, 1,000,000 working-class dwellings and to secure priority for the materials needed. British public opinion seems to be unanimous that when the war has been won, the returning soldiers will have earned the right to real homes and nothing less must be offered to them.

C. Ireland

Ireland, as said before, has a set of housing laws and a housing policy all her own. It is not for an outsider to judge how far the abnormal and distressing conditions in Ireland justified an application of wholesale poor-relief to her housing problem. The point made is that both the condition and the remedy *are* abnormal and

that the Irish experience is in no sense typical of constructive housing legislation.

Urban housing in Ireland comes under the general acts of 1890 and 1909. Not much had been done until recently. But in 1916 Lord Aberdeen obtained a loan in the United States, said to be of \$5,000,000, for slum clearance and housing in Dublin.

The great housing activity in Ireland has centered in the erection and leasing of small rural cottages. For this purpose Parliament in 1906 and 1911 provided a fund totaling £5,250,000, from which loans are made to local authorities. Three and a quarter per cent. for 68½ years cancels the indebtedness, so the interest rate is seen to be extremely low. But there are also two subsidies from the imperial exchequer to aid in the repayment of these loans, one of which pays 16 per cent. and the other 20 per cent. of the annual charges. The rent (about one shilling, one penny, weekly) covers about 40 per cent. of these charges, which leaves 24 per cent. for the local rate payers, besides, presumably, repairs and other forms of up-keep.

It is claimed that these subsidies have not depressed wages, which have, on the contrary, risen steadily. This phenomenon is accounted for by the greater independence of the agricultural laborer on escaping from the "tied" cottage, or cottage owned by the landlord for whom he worked.

Up to March 31, 1913, 41,852 of these cottages had been built in Ireland, and 2,538 were under construction. The average cost of cottage and land was £170, of which £130 was for the house.

It may be the political sins of the British Government towards Ireland in the past and the social sins of Irish landlords to their tenants were such as to make this form

of atonement just and equitable, as well as necessary. One may at least applaud the generous spirit which prompted it. But we may safely say that this experience affords no example which we in the United States could wish to follow.

(2) *Belgium*

A. History and Content of Legislation

The Belgians have the honor of having produced the earliest effective constructive housing law, that of 1889, and up to the present time, one of the best. It has also been one of the most influential, having been widely observed and copied in continental Europe. Previous to that time there had been a certain amount of activity on the part of philanthropic organizations and employers of labor. Seven societies for the construction of workmen's houses were founded between 1861 and 1868 at Verviers, Liège, Antwerp, Brussels and Tournai. Through the acts of 1867 and 1871, they enjoyed the privilege of limited liability and a considerable degree of tax exemption. They had expended over eight million francs in workmen's houses before 1889.

There had been a Royal Commission on Labor in 1886 (the story runs a close parallel to English developments), which included housing in its investigations and recommendations. The result was the Act of August 9, 1889, its passage being largely due to the initiative of Mr. Beernaert, Minister of Finance. That act was amended in 1892, 1893 and 1897, but none of the changes made were radical.

(a) The central feature of this law is the liberation of the deposits of the General Savings Bank and Pension Fund (*Caisse générale d'épargne et de retraite*) for use

as loans to build workingmen's dwellings. This provision was copied directly in the French act of 1894 and may have suggested the German plan, which proved so fruitful, of using the immense funds of the Invalidity and Old Age Insurance Institutes. Or, rather, the recommendation of this provision by the Royal Commission of 1886 may have suggested it, for the German invalidity and old age insurance law, which incidentally prescribed the manner in which the institutes might invest their funds, was actually passed some six weeks earlier than the Belgian housing law.

At first the Savings Bank, which is a government supervised and semi-official institution, was only permitted to lend 5 per cent. of its deposits for the purposes of the act, but when this limit was reached in 1901, it was raised to $7\frac{1}{2}$ per cent.

The Savings Bank may lend its funds for housing purposes to municipalities, to charitable organizations, to housing companies and to individual workingmen through the medium of non-commercial loan associations.

Municipal housing has never taken root in Belgium. Nothing at all was done with the first provision until 1905, and even after that, only sparing, although progressively increasing, use was made of it. The second provision has been of even less importance, only a few hundred thousand francs having been borrowed under it. The housing companies have been fairly active, but more than nineteen twentieths of the work done has been under the fourth provision. This, then, has been the characteristically Belgian method of housing reform — the furnishing of capital at a low rate of interest, with easy terms of repayment, through the medium of a loan association, to the individual workingman.

The workingman may borrow 5,000 francs for a

house and land, the combined value of which does not exceed 5,500 francs, of which the land must not represent more than 1,500 francs. Moreover, he may not borrow more than 90 per cent. of the total required. These maximum amounts were later raised to 6,000 and 6,500 francs for Brussels, Gand, Liège and Antwerp, and efforts had been made for some years previous to the war to raise it to 10,000 francs.

The workingman may borrow for periods ranging from ten to twenty-five years, depending partly on his choice, but also somewhat on his age. His payments may be monthly, bi-weekly or weekly.

The workingman benefited may be either an industrial or an agricultural worker. Efforts had been on foot for some years previous to the war to amend the law so as to include in its benefits the lower paid grades of office and mercantile workers.

The loan association, besides submitting to a number of other regulations, was required to prove its non-commercial character by limiting its dividends to 3 per cent. Later this was increased to $3\frac{1}{2}$ per cent. and in certain cases of societies with paid up capital, to 4 per cent. It might be either a joint stock or a coöperative society. The great majority of them have been of the joint stock type.

The loan association borrows from the bank at a rate that has varied from $2\frac{1}{4}$ to 3 per cent., lending to the workingman at from $3\frac{1}{2}$ to 4 per cent. The housing company borrows at 3 to $3\frac{1}{4}$ per cent.

(b) On the administrative side, the important feature of the Belgian law is the creation of local housing committees (*Comités de patronage*) in every administrative district (*arrondissement*). There are fifty-six of these committees composed of from five to eighteen

members, part of whom are appointed by the provincial council and part by royal decree. The appointees are persons of local prominence, preference being given to doctors, lawyers, magistrates, architects, engineers, large employers, workingmen, and officers of housing companies or savings banks. They are appointed for three years and serve without pay. Small government appropriations are made, however, for their running expenses. They report yearly to a national body, the *Conseil supérieur d'hygiène publique*. They have educational, advisory and even some administrative functions. They stimulate public interest in housing, assist and advise limited dividend housing companies, loan associations and individual workingmen, give out the certificates entitling to tax exemption, help secure loans for would-be home owners, and watch over the enforcement of restrictive laws for the sanitary supervision of houses. The Brussels committee had a notable housing survey made under the architect, M. Hellemans, as a result of which the city embarked on a large scheme for slum clearance and the building of model tenements.

The *comités de patronage* have been copied in French and Italian legislation and evidently suggested the county housing committees provided for in Part III of the British Act of 1909.

(c) One of the most interesting features of the Belgian law is the insurance plan devised by M. Léon Mahillon, formerly managing director of the General Savings Bank. A workingman borrowing to build a home takes out a policy on his life for the unpaid portion of his loan. As this is a sum which diminishes from year to year till it reaches zero, it can be covered by a very small annual premium added to his regular payments. Should he die before the payments are completed, the

balance of the debt is canceled by the policy and his widow or other heir receives the house unincumbered. The savings bank underwrites this insurance itself. The short-sighted hostility of the intermediary companies prevented this feature from being made compulsory, but owing to the policy of the bank in giving preferential interest rates to those taking out insurance, about 85 per cent. of the borrowers are actually so protected.

The insurance feature of the Belgian law has been very widely copied.

(d) Tax exemptions, amounting to about 50 per cent., are provided for workmen's houses which obtain the certificate of their *comité de patronage*.

It is thus seen that Belgium has all four forms of government aid in housing, though it is the third form which has been most extensively developed.

B. Results of Legislation

Up to 1913 the General Savings Bank had advanced 159,012,589 francs to the various types of societies, and approximately 57,300 dwellings had been built in consequence, the great majority of them owned by the workmen who lived in them. As Belgian families are large, this must have meant the housing of about 300,000 people.

Of the dwellings just mentioned, 54,632 were built through loan associations, leaving only 2,166 cottages and 506 apartments in multiple dwellings to show for the activities of the housing companies.

On January 1, 1913, there were 176 associations having loan contracts with the bank of which 167 were joint stock and nine coöperative. All of the coöperative and 125 of the joint stock organizations were loan companies, only 42 being housing companies.

Apparently this governmental assistance has not had the effect of discouraging private initiative, for thirty-eight housing companies (*sociétés d'habitations à bon marché*) which have received no loans from the General Savings Bank, are listed, which have invested over 65,000,000 francs in workingmen's dwellings. More than two-thirds of this sum represents industrial housing enterprises by employers.

The Superior Council of Hygiene in its report for 1911, announcing the reports of the local committees, states that great progress has been made in Belgium in housing for workingmen since the law of 1889 went into effect. Under the supervision of the committees, the insanitary old houses were fast disappearing and the new houses were becoming standardized to include a separate kitchen, basement, and bath, as well as the usual living-rooms.

The criticism usually made of Belgian housing activities is that it is the higher grade of workingman who is benefited. This is almost inevitably the case when effort has been predominantly directed along the third line of government aid. The reply of its advocates is that the lower paid worker moves into the house vacated by the high grade man who builds a new one.

The foregoing naturally deals with ante-bellum conditions. It is understood that the Belgian Government has far-reaching plans for reconstruction after the war, and that groups of Belgian architects have been studying town planning in England.

(*Ministère de l'intérieur, Annuaire statistique de la Belgique et du Congo belge*, 44me Année, 1913, Brussels, 1914, pp. 245-250.

Ninth International Housing Congress, Vienna, 1910,

Part I. *Les habitations ouvrières en Belgique, progrès, 1904-1909*, Jean Dubois and Alfred Van Melle.

Bulletin 158, U. S. Bureau Labor Statistics, Belgium, pp. 95-115.)

(3) *Germany*

A. History and Content of Legislation

It is difficult, within the limits of a rapid survey, to give a clear idea of housing legislation and its results in Germany, for it is the story of a great number of local enterprises operated under a mass of widely divergent state laws. Not only do the laws of the different states vary greatly, but German cities have a degree of home rule not generally understood in this country, and do many things on their own initiative for which our cities would require an act of legislature if not a constitutional amendment.

The other group of measures which have done so much in Germany for the welfare of the working people, the various forms of social insurance, were part of the Bismarck program, launched in the eighties, and being embodied at once in imperial legislation, may be said to radiate from the center outward. Housing reform, on the other hand, has moved from the circumference inward. Beginning with the experiments of individual cities, the several states were gradually interested and finally the Imperial Government, but the really national housing law, much discussed and advocated, has yet to be enacted.

The earliest German housing company dates from 1841, but little of importance was done until the collection and publication of the statistics of overcrowding in the eighties. As stated at the beginning of this chapter,

room overcrowding had assumed almost unbelievable proportions. The connection between health and housing was painfully evident in the mortality figures presented. In Berlin, the people living in one-room¹ tenements had the appalling death-rate of 163.5 per 1,000. The rate for those living in two rooms was 22.5, for those in three rooms 7.5, while for those living in four or more rooms, it was only 5.4. ("Municipal Government in Continental Europe," Albert Shaw, 1895, pp. 355-361.)

As a result of these revelations, a new building law was adopted for Berlin (1898), prescribing that only two-thirds of the area of a lot could be built on, fixing the cubic air space per person and providing for careful sanitary inspection. But at the same time the constructive side was provided for by an elaborate system of government loans and direct building operations.

The most important single source of funds is furnished by the Old Age and Invalidity Insurance Institutes (see Belgium, p. 165). Authority is found in the law of 1889, which was much amplified in 1899, the former permitting one-fourth of their funds to be used for housing loans, and the latter increasing the proportion, under certain conditions, to one-half.

The next most important sources of capital are the imperial and state housing funds. The Imperial Government between 1901 and 1908 established a housing fund of some 33,000,000 marks from which to make loans to societies. Most of the organizations receiving loans were coöperative housing companies composed of government employees (*Beamten-Baugenossenschaften*),

¹ These were absolutely one-room tenements and did not include the large group with *Nebengelass* as given in the figures quoted on p. 134.

and they expended 114,854,030 marks, almost exclusively in building apartment houses. Only seven associations out of eighty-four built one- and two-family houses. (U. S. Bureau Labor Statistics, Bulletin 158). In addition to the loans made to societies, the Imperial Government has spent a slightly larger sum of money in direct building operations for its employees. These were carried on by the departments concerned under special appropriations as needed.

The Prussian Diet began earlier and has operated on a more extensive scale than the imperial Reichstag. In 1895 it passed a law establishing a housing fund of 5,000,000 marks. This was increased at various times by the issue of bonds until in 1911 it totaled 144,000,000 marks. The law provided that the State might either build houses for its own employees or loan to associations. In either case, the rents were to cover the cost of maintenance, administration, interest and sinking fund. (Bulletin 158, pp. 200-207.) This is the usual German plan, though administration charges are sometimes carried by the community and there are sometimes tax exemptions. But there is always a balance sheet, and it always balances. This practice is much to be commended, and the writer believes it would be sound psychology, where a small, unforeseen deficit creeps in, however insignificant the amount (often only five or ten pounds a year in the British housing accounts), to take care of it by an assessment added to the rental rather than by charging it to the tax payers.

In 1911 about half of the Prussian housing fund had been invested in direct building enterprises, most of the remainder lent to housing companies, and the residue used in purchasing land which was rented on long leases with hereditary rights (*Erb-baurecht*) to associations

or individuals to build on. This was also the use made of a small part of the imperial housing fund. Up to October 1, 1911, 42,457 dwellings (apartments) had been provided through the Prussian housing fund, 15,773 being those the Government had constructed, 25,157 those built by associations and 1,527 those built by individuals. This would mean the housing of from 200,000 to 250,000 persons, in view of the size of German families.

T. C. Horsfall, in his "Example of Germany," gives a fairly clear account of the Prussian laws of 1895, 1898, 1899, 1900 and 1903, which established with increasing emphasis the duty of the State to provide dwellings for working people, when these are not otherwise satisfactorily provided. He quotes the Prussian decree of March 19, 1901, addressed to the presidents of the thirty-six departments, impressing on them their responsibilities. Towns may aid by lending money to housing companies, or purchasing some of their shares, or borrowing money for them from the State Insurance Institutes on the security of their own credit. But "it is advisable as a rule that the towns themselves shall build the houses."

No other German state has worked on so large a scale as Prussia, but all have developed housing activities along one line or another. Several have established housing funds. The Bavarian Diet, for instance, from 1900 to 1911, appropriated 25,500,000 marks, of which about half was spent on direct housing for state employees and half was loaned to housing companies. (Bulletin 158, pp. 215-219.)

The Grand Duchy of Hesse has proceeded along somewhat different lines. According to Horsfall, it was the first German state to establish systematic and comprehensive housing inspection (1893). The Housing Act of

1902 centralized and standardized this service by putting it all under one state official (*Grossh. Landeswohnungsinspektor*), who also has constructive and advisory duties. Another act of the same year established a state bank (*Landeskreditkasse*) which is permitted to lend to communes for housing purposes up to 90 per cent. of the value of land and buildings. The communes may either build themselves or re-lend to associations. By an act of 1908, the bank was permitted to lend directly to housing companies up to two-thirds the cost of land and buildings. The money is provided through an issue of $3\frac{1}{2}$ per cent. Hessian government bonds, and the rate of interest charged depends on the actual sale price of the bonds, being just enough to cover expenses. Still another source of credit is provided by another state bank (*Hessische Landeshypothekenbank*), also established in 1902, which lends at $4\frac{1}{2}$ per cent. (Bulletin 158, pp. 222-226.)

Saxony, Württemberg, Baden, and numerous other states build houses for their own employees and assist in other ways, but a detailed description of their activities would be merely a tiresome repetition.

The cities of Germany, as already stated, have been extremely active in housing, and to a large extent on their own initiative. In 1909, at the time of an official report (*Wohnungsfürsorge in deutschen Städten. Bearbeitet in Kaiserlichen Statistischen Ämte*, Berlin, 1910) forty-two cities, having a population of over 50,000, had provided houses for their own employees and fifteen such cities had provided them for the working classes in general. There were also twenty-six cities of over 50,000 inhabitants and seven smaller ones which aided housing through communal loans. These sums run from a few thousand marks in the smaller places to funds

of 1,500,000 marks in Berlin and aggregate more than 11,000,000 marks.

Germany has, nominally, all four forms of government aid, but the third form, loans to individual workmen, is practiced on so small a scale as to be negligible. Individual initiative is not a characteristic of German workingmen, nor has it been the policy of the Government to cultivate it. The first and second forms have been very highly developed and to an approximately equal extent. The societies which receive loans and build houses (*Bauvereine*) have mostly grown up since 1890. They run the gamut from purely philanthropic to purely coöperative, the latter usually along employment lines, as railroad employees or postal employees. They are registered and have limited dividends, usually 4 per cent. The several states make various provisions. There is always some sort of official supervision and auditing, some provisions as to the standard of accommodations, the amounts of rents and who the tenants are to be. A very frequent stipulation is that in case of dissolution, their surplus should be devoted to some public purpose. There has been, as in England, a distinct rivalry between the municipal builders and the housing companies, from which, as in England, nothing but good has resulted. Each side endeavors to prove its superiority in combining the highest standards with the lowest costs.

As for the German standard, it is very distinctly the apartment house, usually of four stories, in the heart of the city, with apartments for the most part of only two or three rooms, but large, airy and well-lighted ones, generally without baths, but with water and sanitary conveniences. A few cities like Ulm and Düsseldorf have made efforts to build and sell to workingmen on easy

payments single-family cottages with garden plots, but the type is not characteristic. Garden suburbs have been slow to attract the Germans. Their instincts seem to be peculiarly gregarious. The movement has, however, started.

In the *Journal of the American Institute of Architects* just before the outbreak of the war, Richard B. Watrous, Secretary of the American Civic Association, had an article ("Personal Observations of some Developments in Housing in Europe," July, 1914) in which after commenting on the apartment house character of German housing, he says: "Germany has, however, caught, to a degree, the garden city spirit. On the outskirts of Dresden there is the small garden city of Hellerau, which is tastefully laid out in delightful surroundings, and distinguished for the erection of pretty, little, detached, semi-detached, and rows of houses, designed to accommodate single families or many families, as the case may be. The Hellerau garden city is a particular type of artistic development, although it was apparent that the Germans have not yet taken to living in the suburbs to the extent that is characteristic of Great Britain. The dividing lines between the city limits and the open farming country are in most cases clearly drawn." He then goes on to describe Margarethenhöhe, the Krupp garden suburb on the outskirts of Essen.

Frederic C. Howe in "European Cities at Work" (1913) gives some further account of Hellerau, which was started in 1909 by a coöperative housing company renting only to members. Karlsruhe started a garden suburb, he tells us, in 1911, and at the time his book was written, Ratshof, Nuremberg and Munich were making plans for enterprises along these lines. The last named was to house twelve or thirteen thousand people.

Town planning legislation is not found in Germany (unless we count as such the celebrated *Lex Adickes*, under which cities acquire land outside their limits for the purpose of controlling development). But the reason is that legislation is not necessary. All the results of town planning are secured by the German zoning system, and further control of land values and real estate speculation is afforded by the policy of cities owning large tracts of land both within and without their boundaries. The city of Ulm owns 80 per cent. of the land on which it is built.

B. Results of Legislation

(a) Some typical examples in Ulm, Düsseldorf and Munich.

To be strictly accurate it was the city of Freiburg which built the first municipal tenements (1886) and the first municipal cottages (1862-63) in Germany. Yet it is not of Freiburg, but of Ulm one thinks in connection with the beginnings of these activities, for Ulm made a success of them. And the trail leads back to a personality, that of the *Oberbürgermeister* of Ulm, Dr. von Wagner, who may well be called the father of municipal housing in Germany. He began building in 1888 for municipal employees and later extended the benefits of his activities to other workingmen. His first ventures were tenements, but he soon became convinced of the advantages of the individual cottage and garden, which he encouraged the tenants to purchase. A mark a day over a period of about twenty-five years covered the purchase price and interest charges of a \$1,500, brick, story-and-a-half cottage with garden, very attractive to the eye. German foresight is shown in the stipulation in the deed, which gives the city the right to repurchase,

if certain conditions of maintenance or use are violated, at any time within one hundred years; and as this clause is renewed whenever the house changes hands by purchase or inheritance, it is, in effect, a perpetual restriction.

Mayor von Wagner developed, simultaneously with housing, the policy of extensive land purchases by the city, which many German cities have followed. He encountered much opposition at first, to both activities, but it gradually died out, as experience proved that his housing policy cost the taxpayers nothing, and that his land-purchasing policy brought in substantial profits.

(*Die Thätigkeit der Stadt Ulm auf dem Gebiete der Wohnungsfürsorge für Arbeiter und Bedienstete*, Oberbürgermeister Wagner, Ulm, 1903.

Ulm on the Danube, Richard T. Ely, *The Survey*, December 6, 1913.)

Ulm was a pioneer. For a typical example of more recent municipal housing in cities of medium size, we may take Düsseldorf, which is one of the fifteen which build houses for all classes of laborers and others of like income.

The imperial inquiry already alluded to (*Wohnungsfürsorge in deutschen Städten*, Berlin, 1910), states that at that time Düsseldorf had built twenty houses containing one hundred and forty-one apartments at a cost of 1,066,000 marks. An illustrated pamphlet published by the city in 1913 gives the story of a later and more extensive enterprise. (*Die Kleinwohnungen der Stadt Düsseldorf an der Essenerstrasse, erbaut, August 1912-13, vom Beigeordneten Knopp*, Düsseldorf.¹)

With the purpose of this development in view, the city

¹ For the privilege of studying this and the following report, the writer is indebted to Mr. Richard B. Watrous, Secretary of the American Civic Association.

acquired in 1910 some parcels of land between Münster, Collenbach and Glochen Streets facing the public school, which, with land adjoining the school already owned by the city, totaled 12,350 square meters. It was decided to construct a street twenty-five meters broad, Essener Street, connecting Münster and Collenbach Streets, to be built up on one side only with four-story apartment houses. The street was to consist of sidewalk (3 meters), roadway (6 meters) and parking, with promenades and play-grounds for children (16 meters). An attractive architectural effect, economy of space, and a home-like air of seclusion and quiet for the enclosed street was secured by having the two entrances to Essener Street consist of arches, over which were built apartments continuous with the adjoining houses.

Between Collenbach and Glochen Streets was a piece of land on which apartment houses could be advantageously built (two rooms deep only) around four sides of a large interior court.

The transfer of the various pieces of property to the city, the construction of streets and sewers, the laying of gas pipes and water mains, took some time, and the actual building did not begin till July, 1912.

It was decided to avoid monotony of architectural effect by dividing the work among eight architects, representing three societies of architects. The successful ones were chosen from twenty-eight competitors. Care was taken to secure essential unity under the apparent diversity (this sounds difficult) and to have the various architects pull together. The buildings were to contain two- and three-room apartments. Each apartment was to be completely separated from the others and have its own cellar and store-room in the basement, and there were to be a laundry and drying room for each six families (one

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day each week for each). The buildings were to be of a substantial character and pleasing appearance. The first estimate of cost by the architects was too high to permit the desired scale of rental. (Note that the expedient of charging the difference to the tax payers was not considered by the city fathers.) The architects were sent back to decide where and how they could best cut. The estimate finally adopted is summarized as follows:

Cost of land	273,000 marks
Paving, sewers, etc.	75,000 marks
Cost of houses	1,287,000 marks
Parking and miscellaneous	65,000 marks
Total	1,700,000 marks

On this basis the annual up-keep was figured in this way:

4% interest on loan of 1,700,000 marks	68,000 marks
$\frac{1}{2}\%$ for sinking fund	8,500 marks
$\frac{1}{2}\%$ for taxes, water rents, etc.	8,500 marks
$\frac{3}{4}\%$ for repairs (= about 1% cost of building)	12,750 marks
Total, $5\frac{3}{4}\%$	97,750 marks

This is the other side of the balance sheet:

ANNUAL RECEIPTS	
a— for 642 rooms at an average rental of 11.50 marks monthly = 138 marks yearly	88,596 marks
b— for 156 attic rooms at 4 marks monthly = 48 marks yearly	7,488 marks
c— for 5 shops at 40 marks monthly = 480 marks yearly	2,400 marks
Total	98,484 marks

They did not need to figure on loss from vacant apartments, for the demand was so great that they were all rented before the building was completed.

Altogether 33 four-story apartment houses were built containing 188 two-room and 89 three-room apartments. Each apartment consisted of a combined kitchen and living-room, with a separate scullery in most cases, and one or two bedrooms. All had running water and a toilet, as well as a balcony overlooking the court. Some had cupboards and closets.

One hundred and forty-three of the 277 apartments were rented to laborers and artisans, the other tenants being streetcar and gas works employees, firemen, clerks, widows, etc. Fifty-three per cent. of the tenants at the date of this pamphlet were employed by the city.

A loan of 700,000 marks was secured from the State Insurance Institute of the Rhenish Provinces (*Landesversicherungsanstalt Rheinprovinz*) at $3\frac{1}{2}$ per cent. with $1\frac{1}{4}$ per cent. for the sinking fund on the condition that about 40 per cent. of the tenants must be persons coming under the compulsory insurance law and not in the service of the city.

This report has been gone into in detail to serve as a sample of the German system. It shows both characteristic merits and characteristic defects. The merits include the excellent business method employed, the substantial character of the buildings, good architectural effect, ample air space and parking and generous size of rooms. The great defect is the low standard of living permitted by the large proportion of two-room apartments. We also note the absence of baths.

The average cost per family (apartment) of this development was 6,137 marks as against 7,560 marks for the earlier one.

We must glance even more rapidly at another report typical of another main line of activity in Germany, the housing companies. This is an illustrated pamphlet

published by the Society for the Improvement of Housing Conditions (*Verein für Verbesserung der Wohnungsverhältnisse*) of Munich, to celebrate the completion of a block of houses facing on Dachaurstrasse (and three other streets) in 1911. It had published a similar pamphlet on completing the Sendlinger block in 1905. The new block consists of two hundred and twenty-four apartments in (mostly) four-story houses built around a large court which contains playgrounds, drying places for clothes, and small individual garden allotments. The apartments are of two and three rooms, and a few of four. Many have a small sleeping room in addition. All have toilet, running water, food-closets and loggia. A few have baths. Store-rooms and communal baths are in the basement. The rents are from 10 to 12 marks monthly per room with half price for the small sleeping rooms referred to. There is a kindergarten on the premises and a reading room. The government of the houses is by a committee of five tenants.

Two-thirds of the money required (1,400,000 marks) was obtained from the insurance funds at $3\frac{1}{2}$ per cent. interest and $\frac{3}{4}$ per cent. for the sinking fund. The remainder up to 85 per cent. was loaned by the city on second mortgage on the same terms plus $\frac{1}{8}$ per cent. Fifteen per cent. of the capital was subscribed by the association. Rents were determined by the necessity of a 6 per cent. gross return on the capital to cover charges and up-keep. An exemption from the house tax for twelve years permits the accumulation of a reserve fund for the time when extensive repairs will be needed.

This development has most of the merits of that of Düsseldorf, though there is less parking and probably less architectural beauty. The cost per family (apartment) is nearly the same, 6,205 marks, and as a number

of bedrooms, large and small, have been added, and some baths, the indoor standard is clearly higher.

(*Die Bauten an der Dachauerstrasse in München, 1909-1911, Verein für Verbesserung der Wohnungsverhältnisse in München. Ein Festschrift zur Vollen-
dung des Blocks, München, 1911.*)

(b) Summary of money expended, houses built and persons housed.

As elsewhere, we can deal only in estimates. Loans from the Old Age and Invalidity Insurance Institutes up to the end of 1914 totaled 532,541,142 marks (*Amtliche Nachrichten des Reichsversicherungsamts*, Vol. 31, No. 5, May 15, 1915). This, added to the various housing funds previously enumerated and the estimated direct expenditures of the Imperial Government, comes to over 786,000,000 marks. The housing activities of Saxony, Baden and a number of other states have not been included, nor the loans made by the Hessian mortgage and credit banks and numerous similar institutions elsewhere. It is evident that well over a billion marks of government-raised or government-guarded money must have been used up to the outbreak of the war for housing purposes. So far as information is obtainable, little, if anything, has been done since the war began.

In 1912 there were 1,271 public-welfare housing companies in Germany (*gemeinnützige Baugenossenschaften*) (*Mitteilungen zur deutschen Genossenschaftsstatistik für 1911*, Berlin, 1914¹). The 716 of these which made reports had built 15,784 houses at a cost of \$103,426,023. What the other 555 societies had done, we have no means of knowing.

A French official publication of August, 1913, (*Bulletin du Ministère du travail*) estimates that as early as

¹ Quoted p. 163 Bulletin 158.

1909 about 25,000 houses containing about 100,000 apartments, had been built by German housing companies. The data on which the estimate is based are not given.

If the French estimate is accurate, and if, as is generally believed, the cities and states have done about as much housing as the societies, we could say without fear of contradiction that considerably over a million Germans have been housed through these activities. In certain towns (Neuss for instance) the proportion of the population so housed reaches as high as 10 per cent.

Clearly, before the war, Germany had undertaken housing reform on a larger scale than any other country. Also the need was greater.

4. OTHER EUROPEAN NATIONS, SOUTH AMERICA AND CUBA

It will be necessary to run much more rapidly over the constructive housing legislation developed in other countries and its results. The three nations just described were the pioneers. France and Italy have developed some slightly different features, and the English self-governing colonies in Australasia and Canada have had a history which deserves separate treatment. The other countries interest us chiefly through the testimony their laws bear to the prevalent belief among those whose geographical and racial proximity best qualified them to judge, that the housing laws and practices of Great Britain, Belgium and Germany are worthy of imitation. This testimony is of very real force, especially when we consider that these laws were passed, with the exception of the French and Danish, from 1901 to 1911 — or after from 10 to 20 years of observation at close range of the workings and results of the pioneer laws.

It is pertinent also to observe that the wide range of local conditions, and of legal and constitutional restrictions in the various countries adopting these laws, bear witness to the adaptability of the general principles involved.

Besides the three pioneer countries already treated and the English self-governing colonies, the French Department of Labor study of 1913 (already quoted) names eleven European countries and two South American as affording government aid in the housing of workingmen. Our own Bureau of Labor Statistics, (Bulletin 158), names twelve European countries, one South American and Cuba. The Massachusetts Homestead Commission (Appendix of First Annual Report), names eleven European countries, three South American countries and Cuba.

(1) *France*

It would not be difficult to make out a fair case for France as one of the pioneers. She was certainly one of the earliest countries to give thought to the subject and to try experiments along novel lines, experiments which undoubtedly had weight in influencing the Belgian law especially. But they were so little followed up that it seems fairer to regard them as laboratory tests rather than as genuine experiences. Besides they were not very successful. They failed to produce the desired results. Hampering conditions made them unpopular. Or, going to the other extreme, insufficient supervision made them unsafe. In short, they did not take root.

Going back to the Second Empire, we find that in 1852 ten million francs were appropriated for government constructed tenements and to encourage the erection of workingmen's dwellings by private initiative. But the results, as indicated, were not especially encouraging. The *Société française des habitations à bon marché* was

founded in 1889 and has had a large propagandist influence. It has been active in pushing legislation, and the law of 1894 is largely due to it. Here we see at once the influence of the Belgian experience, for this law already provides for local housing committees, for certain tax exemptions, and for lending public funds to housing companies. The life insurance feature is also included. This law was extended and liberalized in 1906 when loans to municipalities were provided for, and again in 1912. There is also a 1908 law referring to small holdings and dwellings, intended to foster a back-to-the-land movement.

It should be noted in passing that the French term "*habitation à bon marché*," although it appears to lay the emphasis on cheapness, includes, in use, an approved sanitary standard, just as our complementary term, model housing, includes the idea of low rental.

The housing law is administered by a central agency, the *Conseil supérieur des habitations à bon marché*, which is under the national Department of Labor. It receives reports from the local committees and issues an annual report of its own. To the end of 1913 one hundred and seventeen local committees had been organized, from all but two of which reports had been received. Small grants from the Department of Labor were made to these committees for administrative purposes. The housing law of 1912 added a new administrative unit, the organization of which by municipalities was made permissive. This was the *Office publique d'habitations à bon marché*, which was to administer the restrictive sanitary law, engage in direct municipal housing, receive gifts and subsidies and raise money for housing purposes in various other ways. In 1913-1914 five such offices had been established, including those of Paris and Nantes,

with initial appropriations running from 10,000 francs to 500,000 francs. (*Rapport du conseil supérieur des habitations à bon marché*, 1913, pub. 1914.)

Savings banks, charitable institutions and municipalities may build workingmen's dwellings themselves, may buy the stock of housing companies or may lend to such companies. Loans are also made by the national Bank of Deposits (*Caisse des dépôts et consignations*) and the National Old-Age Pension Fund (*Caisse nationale des retraites pour la vieillesse*). The rates of interest are very low — from 2 per cent. to 3½ per cent.

Up to March 1, 1914, 410 limited-dividend housing companies had qualified to receive these loans. Of these, 258 were coöperative (workmen's organizations) and 152 joint-stock (philanthropic). There were also up to March, 1913, 72 real estate loan associations organized under the law of 1908.

These societies build and rent tenements, build, rent and sell one-family houses, or lend money to an individual workman wishing to build his own home. The individual can get a loan only through a society.

The activity of the communes and municipalities has been generally restricted to providing apartments for large families, a large family being technically, in France, one which contains four or more children under sixteen. Such families are commonly discriminated against by private landlords, are usually in more straitened circumstances than others, and in view of the declining birth-rate, it is naturally the policy of the French Government to encourage them. The Housing Act of 1912 was expected to add very materially to the activity of cities.

Tax exemptions, though rather numerous, only affected in 1913, 16,807 single-family houses and 1,613

tenements containing 11,848 apartments. They amounted for the year to 903,360 francs.

So far the bulk of loans has been much less than in the pioneer countries. The total participation of the savings banks in housing work to 1913 aggregated 18,037,703 francs, of which 13,350,380 francs represented loans to societies and 1,332,131 francs loans to individuals, the remainder covering direct housing enterprises and purchase of shares in housing companies. The loans of the Bank of Deposits at the same date to housing companies amounted to 28,511,100 francs and the National Old-Age Pension Fund, acting under the law of 1908, had lent 9,078,500 francs to real estate loan associations (*sociétés de crédit immobilier*) to re-lend to individuals. A total of 100,000,000 francs from state funds was available for this purpose.

As just stated, the law of 1912 was expected to be followed by greatly increased activity, and even in spite of the war this expectation has been partly fulfilled. While the war has been going on, Marseilles and Limoges have been carrying out extensive slum clearance schemes costing many millions of francs, and Paris, acting under special legislation of 1913 has gone ahead to float the loan of 200,000,000 francs therein authorized for housing purposes. As one of the direct results of the war, France is likely to obtain nation-wide town planning and governmental aid in the housing of workingmen on a scale hitherto undreamed of, not for the war-devastated areas alone, but for the whole of France. For in France as in Great Britain, the ideals of democracy are taking concrete form, and an awakened nation demands that the soldiers who are shedding their blood to defend their homes shall have homes worthy of the sacrifice.

(*Rapports du conseil supérieur des habitations à bon marché*, 1903-1913; Tenth International Housing Congress, The Hague, 1913, Part III, p. 55, et seq., *Résultats en matière d'habitation pendant les dernières années, statistique financière*, L. Ferrand, Administrateur de la Société française des habitations à bon marché, Paris; U. S. Bureau Labor Statistics, Bulletin 158, pp. 125-156.)

(2) *Italy*

There are several interesting features about housing legislation in Italy. In a general way, its housing laws are patterned on those of France. But they are by no means identical, and they have worked out rather differently. National legislation developed late (1903 was the date of the first law, enlarged in 1907 and 1908). Previous to that certain cities had been active, especially Bologna and Venice. (1862 and 1886 are the respective initial dates.) The general policy in Italy seems to be to foster private initiative in every way — by exemption from taxation (buildings of approved character and rental for ten years), by long-period loans (fifty years is maximum) from the State Bank of Deposits at fairly low rates of interest ($3\frac{1}{4}$ to $4\frac{1}{2}$ per cent.), and by the encouragement and sometimes the actual founding of private limited-dividend housing companies. Only where no such societies exist or can be started, or where their work is clearly inadequate to meet the situation, are the communes to undertake building themselves. Under such circumstances, however, it is obligatory upon them to do so. The communes sometimes subsidize the undertaking by furnishing the required land free or below cost. Local housing committees of seven are appointed by the mayor and have taken an active part in the work.

At the beginning of 1911, there were 533 societies and 25 municipalities constructing *case popolari* (workmen's dwellings). The value of the land and houses owned by them must at that time have aggregated about 28 million dollars. (This is merely an estimate, as only about half of the societies had turned in reports.) There were 475 coöperative societies, 19 mutual aid societies, 33 independent private organizations and 6 philanthropic housing companies.

One of the most important of the last named is *La Società Umanitaria* of Milan, which started with a ten million lire (\$1,930,000) endowment (The Loria foundation) and calculates its rents on the basis of a 3½ per cent. net return. The Savings Bank of Milan has donated a fund of six million lire for housing purposes. The Savings Bank of Venice has made numerous gifts to the local housing companies. Nearly all the buildings erected have been model tenements — usually large blocks built around a court. The general character of these houses can be inferred from the statement that the Private Association for People's Dwellings of Milan owns 52 five-story buildings, containing 2,759 apartments. Two- and three-room apartments, with private water-closets, but only communal baths, predominate. Yet any one familiar with even middle and upper class accommodations in Italy twenty years ago gasps at the account of electric lights, gas ranges, hot water heat, Montessori schools, coöperative stores, and other conveniences. Some of it is paternalistic if you like, when carried out by the philanthropic foundations, but some of the very best enterprises have been managed by the workingmen themselves.

The garden city movement is still in its infancy. Milanino, modeled on Letchworth, has been started in

the outskirts of Milan, and Venice had a garden city experiment on a small scale at Lido.

Municipal dwellings, where they exist, must be rented to persons whose annual income does not exceed 1,500 lire (\$289.50). In view of the difference in wages and cost of living, that would be, perhaps, equivalent to a \$600 limit in this country.

Sometimes, though not always, rent reductions are made to families with a large number of children, usually a progressive reduction increasing with the number of children.

Benefiting housing companies must register their by-laws with the Minister of Commerce and Labor and must not pay dividends in excess of 5 per cent.

Besides Milan, Bologna and Venice, already referred to, Florence and Rome have been active in housing enterprises. In Rome up to 1911, 38,000,000 lire had been loaned to various housing organizations by the State Bank of Deposits and other government agencies. Some of these loans were made under special laws applying to the capital city.

Obviously what Italy has done cannot be compared in bulk with accomplishments in the pioneer countries, but for the time she has been in the field, a surprising amount has been achieved. She is evidently thoroughly in earnest.

The remaining European countries must be treated still more briefly.

(3) *Austria*

An imperial housing fund of 25,000,000 Kronen (\$5,075,000) was provided in 1910. Austrian housing laws date from 1910 and 1911 and closely follow the German models. Loans are made, not only from the housing

fund, but from the State Insurance Institutes. They are made to public welfare housing companies or to communes willing to undertake municipal building. It is interesting to note that the framers of the Austrian law, passed at so late a date, with many years of German experience close at hand to study, felt it safe to formulate its theories of helpfulness along the lines of the most liberal German states. For instance it permits loans up to 90 per cent. of the value of land and buildings.

The Imperial Austrian Government, like the Imperial German Government, builds houses for its own employees in railroads, mines, etc., on a large scale. Austrian cities, like German cities, build for their own minor officials, and in some cases for the general working population. Tax exemptions form a rather prominent part of the aid given.

At the end of 1912 there were 634 public welfare housing companies in the empire, but of course the work done had not had time to show large results.

(4) *Hungary*

Housing laws were late in coming and of a limited character, except those relating to tax exemptions. The Ministry of Agriculture between 1907 and 1913 granted subsidies to pay interest on housing loans to 200 communes which erected 6,000 one-family cottages for agricultural laborers. The city of Budapest took advantage of the tax exemption law of 1908 to build model tenements on land which it already owned. It appropriated nearly 13,000,000 dollars for the purpose, and up to 1913 had housed some 22,000 people. Also in 1908 there was a special act passed which permitted the Ministry of Finance to build a workmen's garden suburb

at Kispest, connected by trolley with Budapest. The houses are remarkable for the very low cost of construction, owing to careful management and a cheap form of brick, so that they are rented at less than \$7 per month for a four-room and toilet cottage with running water and a garden. About 18,000 people had been housed at Kispest in 1913.

Housing companies have never succeeded in Hungary. There seems to be a lack of the necessary public spirit and initiative.

(5) *Holland*

The Dutch law of 1901 is unusually comprehensive and well rounded. It aims to be both restrictive and constructive. It provides for the expropriation of insanitary areas, establishes minimum standards of light, ventilation, cubic air space and sanitation, provides for loans to housing companies from the general government and from municipalities. The proportion loaned may be anywhere up to 100 per cent. Interest rates are rather high. Municipalities may lend to an individual if he has had to move out of an insanitary house. The money for the loans comes from the issue of bonds. Less than two million dollars had been so loaned up to 1910 (4,607,350 florins).

The law is administered by an unpaid board of three with a salaried secretary.

(6) *Norway*

Norway is unique in providing only for individual loans and individual ownership. The law of 1903 established a State Loan Bank, which besides being the depository of certain state funds, was authorized to issue bonds. Loans are made at $3\frac{1}{2}$ per cent. to laborers to

permit them to acquire small farms and at 4 per cent. to permit them to build houses for themselves. Loans are made through the communes, which have to guarantee the borrower. Up to June 30, 1913, the bank had made 13,140 loans for acquiring small farms and 9,460 for home building. Outstanding loans amounted to something over eight and one-half million dollars (32,000,000 crowns).

(7) *Sweden*

A state fund was established in 1904, from which loans were made for small farms and workmen's houses. These pass, however, through the intermediary of associations. Sweden has also entered the field of municipal housing, especially in Stockholm.

(8) *Denmark*

The Danes had a law (1887), permitting government loans for housing to associations or communes, which antedated the Belgian law. It remained little more than a paper authorization, however, until after it had been renewed and amended in 1897. These Danish laws have been for limited periods. There have been renewals with minor variations in 1904, 1909, 1914. One of the best features in Denmark is the success of the small, but sturdy and independent workingmen's housing companies, which report twice a year with great formality to the Minister of Finance.

(9) *Spain*

An eclectic sort of law was passed in 1911. It provides for local housing committees on the Belgian model, free grants of land under certain conditions, tax exemptions, and a subsidy in the form of guaranteed inter-

est, sometimes an out and out gift, to housing companies. The appropriation is limited to 500,000 pesetas annually (\$96,500). It is not discoverable that much has been done under this law, though the king has shown considerable personal interest.

(10) *Rumania*

Since 1910, Rumania has had a housing law which grants large tax exemptions to housing companies and permits, though it cannot be said greatly to assist, communes to undertake building.

(11) *Switzerland*

There is no national housing law. The Canton of Geneva, however, has done something in municipal housing and by encouraging housing companies. Its laws are of 1896 and 1903. Certain other cantons grant tax exemptions and otherwise encourage building.

(12) *Luxemburg*

A law of 1906 permits the loan of savings bank funds to communes, to associations and to employers for building workmen's dwellings.

When we look over this list of European states which have adopted the twin principles of community responsibility for good housing and governmental aid in securing it, we realize the enormous weight of testimony they represent. When we see among them republics and empires, the most highly centralized and the most loosely federated of nations, we must acknowledge the elasticity and the adaptability of constructive housing legislation. When we further note which countries are omitted from the list — Russia, Turkey, the Balkan States (except

Rumania) and Portugal — no others — we can hardly doubt which group better represents progress.

When we come to the Latin-American countries, it is interesting to note that it is precisely the three great progressive nations which have undertaken constructive housing.

(13) *Chile*

With her high death-rate, especially her high infant death-rate, Chile has naturally done some thinking on the dangers of overcrowded and insanitary houses. The result was the Chilean housing law of 1906. It provides for housing councils in each department and gives them extensive powers — to close and demolish insanitary houses or areas, to encourage housing companies, or to build themselves. (*Las Habitaciones Obreras en Chile y en el Estranjero. Oficina del Trabajo. Santiago, 1911.*) It grants tax exemptions and special favors in the way of streets, sidewalks, water, etc. The *Caja de Credito Hipotecario* will lend 75 per cent. of the value of the property. The state will guarantee 6 per cent. dividends for twenty years to a society which meets its requirements. It would seem as though capital would flow in from the ends of the earth to meet such an offer. But the fact is that up to 1911, only a few housing councils had even been organized, and none except that of Santiago had done serious work. The report of the Santiago council already quoted (1911) tells of having ordered the demolition of 230 tenements, containing 2,300 apartments inhabited by 6,900 persons, and of having issued bonds for 6,000,000 pesos to undertake building operations. It was also constructing a workmen's suburb (*barrio obrero*) at San Eugenio and had built one hundred one-family cottages at the

date of the report. The *Caja de Credito Hipotecario* was also putting up a *barrio obrero* at Huemul, which had so far one hundred and sixty-four one-family houses.

(14) *Brazil*

Under a law passed in 1909, companies building houses for workmen were to enjoy tax exemption for fifteen years, exemption from duty on building materials, and in some cases were to receive reclaimed or other public land free of charge. They were to be under strict government supervision.

(15) *Argentina*

In 1913 the city of Buenos Aires contracted for 10,000 workmen's cottages to be built at the rate of 2,000 a year. The Government was to exempt from import duty the building materials destined for them.

(16) *Cuba*

An appropriation of \$1,300,000 was made in 1910 for the purpose of building 2,000 laborers' cottages to be sold on small monthly installments. Up to 1914 about 1,000 had been built in Havana, Pinar del Rio and Santa Clara provinces, and 250 were being built in Santiago province.

(The authority for the foregoing summaries, when not otherwise stated, is to be found in U. S. Bureau of Labor Statistics, Bulletin 158; First Annual Report Massachusetts Homestead Commission, Appendix; and the *Bulletin du ministère du travail, Août 1913, Les habitations à bon marché en France et à l'étranger.*)

5. THE SELF-GOVERNING BRITISH COLONIES

The example and experience of Australia, New Zealand and Canada in housing are of especial value for us in

the United States, because their conditions, material and moral, furnish a much closer parallel to our own than do those of any European country. Canada has the added interest pertaining to a next-door neighbor.

Like the United States, and even more so, they are new countries, sparsely settled as yet except in spots. Their cities are new, their houses are new, their slums and overcrowding are new, and according to old-world standards not excessive. Their interest in housing is still largely preventive. (We have, unfortunately, passed that stage in many of our cities.) They are young, energetic, optimistic, and intensely democratic. Australia and New Zealand represent the most advanced type of social democracy as yet evolved. They are the always-quoted paradise of union labor. They have — and the fact is not without significance — the lowest death-rates in the world.

That they should have been strongly influenced by the housing legislation and experience of the mother country is inevitable. That they should have worked out, in view of their profoundly different circumstances, profoundly different results, is quite what one would expect.

Again, a process of purely *a priori* reasoning would indicate that what we have called the third type of constructive housing legislation — government aid to the individual workingman in becoming a home-owner — would be most appropriate in a new and energetic commonwealth where wages and standards of living are relatively high and the working population virile and ambitious. This is precisely what we find in Australia and New Zealand. Canada has begun from a different angle through accidents of association, and her experience is too recent to predict safely its future lines of development.

(1) *New Zealand*

The characteristic housing law of New Zealand is the Advances to Workers Act of 1906 (amended 1913). It is administered through the State Advances Office, created in 1894 to assist settlers. Advances to workers and to local authorities have been added to its duties.

The "New Zealand Official Year Book for 1915" (pp. 636, 637), under the caption Advances to Workers, says:

"The Superintendent of the State Advances Office is authorized to lend money for the purpose of purchasing or erecting a dwelling, to any person employed in manual or clerical work who is not in receipt of an income of more than £200 per annum, and is not the owner of any land other than the allotment on which it is proposed to build. The sum advanced must not exceed £450, nor may any advance be granted exceeding the value of the dwelling house to be erected. The advance is secured by a mortgage on the whole property. No loan can be granted to any person who does not take up permanent residence on the security.

"The interest is payable half-yearly, together with an installment of the principal, which by this means is fully repaid in 36½ years, 30 years or 20 years, as the case may be, when the mortgage is released. Valuation fees and the cost of preparing and registering the necessary deeds are fixed by regulation on an exceedingly low scale, and are payable by the borrower. . . . Plans and specifications if required, are supplied to applicants free of charge, in order to enable a selection to be made. Eighteen different types of houses, containing from two to eight rooms, are covered by the plans. They are drawn with a view to getting a maximum of room and convenience at a reasonable price. The cost of the build-

ings varies according to the size from £120 to £640. The plates may be inspected at the chief post-offices in the Dominion. . . . Application for a loan may be made to Postmasters or to representatives of the Valuation Department."

Note the extreme simplicity of the arrangement. There is no loan or housing company acting as intermediary between the Government and the worker, as in the Belgian system, which has been followed by every European country making housing loans to individual workmen, with the exception of Norway, where the commune acts as intermediary and guarantor, and Great Britain, where the Small Dwellings Acquisition Act makes a similar use of the local authority. Neither is there any elaborate governmental machinery. Any workingman may go to his post-office and get an application blank for a housing loan as easily as he would get an application blank for a money order. He can look over the eighteen carefully chosen plans and decide how much money he will need to borrow. The postmaster will give him any needed advice about filling in his application and will forward it for him to the State Advances Office. Then an agent from the nearest Valuation Office is sent to investigate his economic status, character and reliability, the land on which he proposes to build, the reasonableness of the amount of loan asked, and other pertinent circumstances. For this, the applicant pays the very modest fee of seven shillings, six pence. On the information so gathered, his application is either accepted or rejected. If accepted, he makes his payments of interest and principal through his post-office. Interest is at 5 per cent, reducible to $4\frac{1}{2}$ for prompt payment. Could the elimination of red tape go farther? And yet it seems to work.

Note that there is nothing to prevent the full value of a house costing £450 or less being borrowed, or that amount being borrowed for a more expensive house. The workingman must in any case own the land, either in fee simple or long time lease before he applies for a loan. In 1915 about nineteen-twentieths of those who received loans owned their land in fee simple.

The total of advances to workers up to the thirty-first of March, 1916, was £3,532,360, a large sum when the population of New Zealand and the time the law had been in operation are considered.

During the year ending March 31, 1916, 953 loans aggregating £297,630 were granted. ("New Zealand Official Year Book," 1916, pp. 515, 516.)

For the benefit of the man who does not own any land, New Zealand has the Workers' Dwellings Act (1905, 1910, 1914). Only a deposit of £10 is required, and the applicant's income must not exceed £175 (£150 in the 1905 act). The State builds the house on crown or settlement land and rents it on a weekly tenancy or on a fifty-year lease, or permits the occupant to acquire ownership. It is significant that until the act of 1910 made the acquirement of ownership easy, hardly any advantage was taken of this law. In the five years from 1905 to 1910 only one hundred and twenty houses were built. Practically all since 1910 have been occupied on terms involving ultimate ownership. Eighty-two houses were built during the year ending March 31, 1916. Thirty-seven were in course of erection. One hundred and sixty-two had been built the previous year, and one hundred and eighty-three the year before that. Five hundred and ninety had been built in all.

Freehold may be acquired (1) by cash payment at the

end of twenty-five years, (2) by monthly payments extending over 25, 32 or 41 years, or (3) by a life insurance policy in favor of the State, which is thus paid on the death of the borrower or at the maturity of the policy in 25, 32, or 41 years.

(2) *Australia*

The rather full description just given of the Advances to Workers and Workers' Dwellings Acts of New Zealand makes it unnecessary to spend much time on the housing laws of the several Australian states. With the exception of the Savings Bank Act of Victoria (1890), they are of later date than the New Zealand laws and bear a strong family resemblance to them. All six states of the commonwealth lend money to settlers on farm lands, as does New Zealand. Five of them (New South Wales, Queensland, South Australia, Victoria and Western Australia) lend money to workingmen to build or acquire homes under laws similar to the Advances to Workers Act of New Zealand. Three of them (New South Wales, Victoria and Western Australia) build homes to rent or sell to workingmen under laws analogous to the Workers' Dwellings Act. An interesting recent experiment, advocated by English reformers, but tried first in Australia, is the Fair Rents Court, to which any tenant who thinks he is paying an exorbitant rent may apply for a ruling.

The titles and dates of the Australian housing laws are as follows (Bulletin 158, p. 419, and "Victorian Year Book," 1914, pp. 81, 280):

Victoria, Savings Bank Act, 1890, 1896, 1900, 1901, 1903, 1910, 1912. Workers' Dwellings Act, 1914.

Queensland, Advances for Homes Act, 1909, 1911, 1912.

South Australia, Advances for Homes Act, 1910, 1911, 1912.

Western Australia, Workers' Homes Act, 1911, 1912.

New South Wales, Workers' Dwellings Act, 1912, Savings Bank Amendment Act (State Advances for Homes), 1913.

It is interesting to note that the maximum income of a borrower has been placed unprecedently high in two of the Australian states, being £300 in South Australia and £400 in Western Australia. The rate of interest is usually 5 per cent., but reaches 6 per cent. in Western Australia. It is customary, however, to deduct $\frac{1}{2}$ per cent. for prompt payment, as in New Zealand. The proportion of the cost of a house that can be borrowed varies from two-thirds to four-fifths. The time varies from 15 to 42 years, according to province and building material, but tends to be 20 years for wood and 30 for brick or concrete. There are administrative boards, but no intermediary organization. Either the loans come from the savings bank, or there is a housing fund supplied by a yearly appropriation or bond issue, and the application for a loan is handled through the post-office as in New Zealand.

Some of the Australian states are slow in getting out their official reports, so that it is impossible, in this country at least, to secure recent figures. In spite of this and the short time most of the laws have been in operation, it is evident that they are being very extensively utilized. The following table has been compiled on the analogy of the one on page 423 of Bulletin 158, but with more recent figures wherever obtainable:

State	Date of Report	Number of Loans Granted	Amount of Loans Made
Queensland	June 30, 1913	2,362	£602,315
South Australia ..	June 30, 1912	1,422	417,549
Victoria	June 30, 1912	2,359	669,793
Western Australia	June 30, 1914	1,747	675,532
New South Wales.	June 30, 1914	728	283,870
Totals		8,618	£2,649,059

(3) *Canada*

The housing history of Canada is of later and less democratic origin than that of Australia. It came, closely linked with town planning, from above downward — part of the educational propaganda of the Commission of Conservation.

This Commission dates from 1910. It has a distinguished membership inspiring public confidence. "Its duty is to advise the Executive Authorities from the Dominion Parliament downwards regarding legislative and administrative policies affecting all questions concerned with conservation of the natural resources of the Dominion. . . . From its inception the Commission has taken a broad view of what is meant by the term 'natural resources.' The Chairman of the Commission in his inaugural address in 1910, said: 'The physical strength of the people is the resource from which all others derive value. Extreme and scrupulous regard for the lives and health of the population may be taken as the best criterion of the degree of real civilization and refinement to which a country has attained.'" This extract from a memorandum sent by the Commission to the Convention of the American Civic Association in December, 1914, well expresses the broad and enlightened view the Commission takes of its duties. The first years were, indeed, largely

devoted to forestry and other natural resources, but more and more it turned its attention to the conservation of human resources. In the summer of 1914, just before the outbreak of the war, it engaged the services of Thomas Adams as expert adviser for the Town Planning and Housing branch which it was organizing in its Committee of Public Health. Mr. Adams had been for some years the town planning expert of the Local Government Board of England and Wales and had had previous garden city experience, notably in connection with Letchworth.

Meanwhile several beginnings had been made. Nova Scotia and New Brunswick in 1912 had passed town planning laws modeled on the British law of 1909. The Nova Scotia law had a housing clause permitting municipalities to form housing companies or guarantee their bonds. So far nothing has been done under the housing clauses. In Ontario the cities were granted certain powers, but they were too restricted to be of much use. Quebec and Ontario in 1913 passed housing acts permitting municipalities to guarantee up to 85 per cent. of the bonds of a limited-dividend housing company whose primary object is not profit, but the furnishing of good houses for workingmen at reasonable rentals.

The Ontario act was largely the result of the influence of a group of public spirited persons who had organized the Toronto Housing Company. Under it the company proceeded to initiate a million-dollar development of cottages and cottage flats.

It will be seen that, in order to carry out this project, \$150,000 would have to be subscribed from private sources, and that there would be an issue of government guaranteed bonds amounting to \$850,000. Of course the war introduced an unforeseen and abnormal financial

situation, and it is not surprising that the plan has not, so far, been carried out in its entirety. The original subscription of private capital was for \$104,150, and guaranteed bonds to the amount of \$500,000 have been issued. Building has been carried out so far as funds allow. At Riverdale Courts, two hundred and four cottage flats have been completed. They have two to five rooms with a kitchenette and bath, are steam-heated and rented from \$16 to \$29.50 per month. In 1918 owing to increased taxes and increased price of coal, the rent of the cheapest apartments were raised \$3.25 and the most expensive \$9 per month. The Company has also a smaller development at Spruce Court, where thirty-eight cottage flats and single-family houses are rented at slightly lower rates.

The Toronto Housing Company has issued several illustrated pamphlets, the most recent being a report presented by the Board of Control, July 24, 1918.

Dividends are limited to 6 per cent., but so far none have been paid, which is not surprising, considering that land was bought and arrangements made on the basis of a million-dollar enterprise. The bonds pay 5 per cent.

The need of more houses is acute, and the company is now renewing its efforts to get additional stock subscriptions. The sale of bonds has suffered from the competition of government war issues at 6½ per cent.

Under the Quebec Housing Act, nothing was done till quite recently. In the January, 1918, issue of *Conservation of Life*, the publication of the Canadian Commission of Conservation, a brief description will be found, with illustrations, of a housing development at Pointe-aux-Trembles, near Montreal, by the newly organized *Société des logements ouvriers*. Details are lacking.

In 1915, the town planning and housing branch of the Committee of Conservation, under Mr. Adams' guidance, prepared a Draft Town Planning Act for submission to the various provincial legislatures. It also inspired the creation of a Civic Improvement League for Canada, with local branches, provincial councils and a national or Dominion council. The organization suggests that it is intended to prepare the way for something along the line of the *comités de patronage*. Its membership is of a representative character and includes women as well as men. Mr. Adams acts as their staff adviser. Obviously, for the present, the committees are to serve as educational leaven, preparing an enlightened public opinion for future action along broad constructive lines.

The time has not been considered propitious for pushing housing legislation,¹ though a good deal of preliminary work in collecting data has been done, but town planning has made notable progress. At the present date (August, 1918), all but two of the provincial legislatures have passed town planning acts, and those two are expected to do so shortly. The later acts show some modification of the 1915 draft, owing to the increasing emphasis wisely placed on rural development. The latest act is, in fact, called a Town Planning and Rural Development Act. Mr. Adams would like to see the title

¹ Since the above was written the Canadian Federal Government (December, 1918) has announced its intention of making housing loans to the Provincial Governments to an aggregate amount of \$25,000,000. "The amount of loan to any one Province is not to exceed the proportion of the said twenty-five million dollars which the population of the said Province bears to the total population of Canada." The time of the loan is not to exceed twenty years. The rate of interest is 5 per cent. The Provincial Government may build itself or lend the money to a municipality, a limited-dividend housing company or an individual building his own home. The results of this new policy will be watched with keen interest.

"Planning and Development Act" used, so as to cover both urban and rural schemes with both words. It is to be hoped that Americans will watch and profit by the Canadian example in applying forethought to the development of rural areas.

The Canadian situation presents certain analogies to that of Massachusetts, with its Homestead Commission and Town Planning Boards. The Canadians have the advantage of more expert leadership. The Massachusetts movement, on the other hand, is really democratic in its origin and has the support of union labor to rest on.

So far as the United States are concerned, it is likely, for weal or woe, that what is done or left undone in Canada will influence us more than ten times the bulk of accomplishment in Europe or Australasia. Reforms, like measles, spread by contact.

CHAPTER VI

THE BEGINNINGS OF CONSTRUCTIVE HOUSING LEGISLATION IN THE UNITED STATES

I. THE MASSACHUSETTS HOMESTEAD COMMISSION

THE one tangible result within the United States of constructive housing legislation prior to the war, outside the Oklahoma loan experiment, is the Massachusetts Homestead Commission. Certain abortive attempts and certain preliminary stirrings which may yet bear fruit will be noticed later. The most striking thing about the Massachusetts Homestead Commission is that it was created by and is maintained by union labor. It is not the work of social economists. It is the expression of a profound need, not of a well-formulated theory. Those who created it did not clearly foresee how it would work out. It may seem to the superficial observer to have a shifting policy. It really has a developing policy. It is rooted in the soil of reality, is fundamentally a democratic growth and ought to have a long and fruitful life.

(1) *The First Homestead Commission, 1909*

James H. Mellen, of Worcester, a member of the Massachusetts legislature, was responsible for the resolution which created the first Massachusetts Homestead Commission in 1909. He found his inspiration, not in any foreign experience, of which, apparently, he and his friends were as ignorant at that time as the mass of

their fellow-countrymen, but in our own National Homestead Act of 1862, which distributed eighty-seven millions of acres of public domain to settlers on the \$1.25 per acre basis. He was impressed by the waste represented by the abandoned farms of Massachusetts, and his imagination was fired by the good to health and citizenship that would result if the State acquired those lands at a low figure and distributed them on a homestead basis to dwellers in crowded city tenements who had some knowledge of agriculture. Increased food production and decreased congestion were to go with the benefit to the transplanted families.

The text of the original resolution (Acts 1909, Massachusetts Legislature, Chap. 143), is as follows: "Resolved, that the governor, with the advice and consent of the council, may appoint a commission to be known as the Homestead Commission, which shall consist of five persons, citizens of the commonwealth, who shall serve without compensation, but may incur such expense, not exceeding one thousand dollars, as shall be approved by the governor and council. It shall be the duty of the commission to consider whether it would be expedient for the commonwealth to acquire or open for settlement lands in country districts with a view of aiding honest, industrious and ambitious families of wage earners to remove thereto from congested tenement districts of the various large cities and towns of the commonwealth, to the end that such lands may ultimately pass into the possession of the families settling upon them. The commission shall report statistics showing the probable expense to the commonwealth of the undertaking and any plans which it may recommend for adoption, together with any recommendation for legislation which the commission may deem proper. The commission shall re-

port to the next general court on or before the 15th day of January, 1910. (Approved, June 19, 1909.)

The result was a disappointment to the sponsors of the resolution. The commission found that the abandoned farms were being bought up for country estates and those still idle were held at a price which made State acquisition out of the question. Four of the five members reported simply that it would be inexpedient for the commonwealth to acquire lands and open them for settlement at this time. Fortunately for the future of the Homestead Commission there was a minority report, in which the fifth member, Freeman M. Saltus, expressed his conviction of the "feasibility and desirability of the commonwealth earnestly undertaking some means whereby the working class might acquire homes with the assistance of the commonwealth." (See Labor Bulletin No. 88, Jan., 1912, Massachusetts Bureau of Statistics.)

(2) Permanent Homestead Commission, 1911

Basing their action on this minority report, Mr. Mellen and the labor group introduced a bill in 1910 to create a permanent Homestead Commission, but the bill failed to pass. In 1911 they tried again and were successful. Chap. 607 of the acts of 1911 is entitled: "An Act to provide for establishing with the assistance of the commonwealth homesteads for workmen in the suburbs of cities and towns."

Section one establishes the Homestead Commission as a permanent body. Its members are unpaid except the secretary, who devotes his whole time to it. Several persons belong to the Commission ex officio, the Director of the State Bureau of Statistics, the State Bank Commissioner, the President of the Massachusetts Agri-

cultural College and a member of the State Board of Health, selected by the Board. The Governor is to appoint three other members, one of whom shall be a woman and one at least shall represent the laboring class. An amendment passed in 1913 added a lawyer and a city planner to the Commission.

Charles F. Gettemy, Director of the State Bureau of Statistics, has been chairman of the Homestead Commission since its organization, and Henry Sterling has been its secretary until the last few months. Mr. Sterling is a labor man with heart, brain and vision, and deserves much of the credit for what has been accomplished by the Homestead Commission so far.

The act of 1911 stated clearly that the Homestead Commission was to report a bill or bills to the legislature, not later than January 10, 1912, embodying a plan whereby, with the assistance of the commonwealth, homesteads or small houses with plots of ground might be acquired by mechanics, factory employees, laborers and others in the suburbs of cities and towns. There was no appropriation for or even authorization of any investigation of the subject, and at that time information on foreign experience along those lines was scattered and difficult to obtain. The Bureau of Statistics here came to the rescue and undertook the publication of "a review of work done in other countries similar to that contemplated by the act creating the Commission." Labor Bulletin No. 88, which appeared in January, 1912, was the result. It was the work of Mr. Sterling, single-handed, except the ten pages of bibliography, which was prepared by the staff of the bureau. This publication is remarkable as the first attempt to sum up the world's experience in government aid in the housing of working people. That the information is incomplete and that some inaccuracies

have crept in should surprise no one. It was a piece of pioneer work and a very creditable one.

With this investigation as a guide, the Commission prepared a report and a bill (H. 441, 442, 1912) providing that the unclaimed deposits in savings banks which had been called into the State Treasury by Chap. 590, Sec. 56, Acts 1908, should be loaned to the commission, that it should be authorized to acquire a tract or tracts of land, and lay out, build, and sell or rent houses thereon. The commission was authorized to issue stock not to exceed the amount loaned by the Treasurer in shares of \$10. After paying interest, repairs, contingent fund, etc., it could declare dividends. It was to borrow from the Treasurer on notes bearing 3 per cent. interest, secured by a first lien on all real estate until sold. When a sale was made, the amount should be refunded to the Treasury. Total outstanding notes were not to exceed \$300,000.

The constitutionality of this measure was questioned in the legislature, and according to the admirable Massachusetts custom, which permits opinions on pending bills, it was referred to the Supreme Court in May, 1912. On the 25th of the same month the court returned its opinion that such use of those or any other public funds would be a private and not a public use, and, therefore, contrary to the provisions of the constitution.

The Homestead Commission had come up squarely against a blank wall. It was not, however, discouraged. It secured this modest piece of legislation (Chap. 714, Acts 1912): "The commission established by chapter six hundred and seven of the acts of the year nineteen hundred and eleven shall continue its investigation of the need of providing homesteads for the people of the commonwealth and its study of plans already in operation or

contemplated elsewhere for housing wage earners and shall report to the legislature not later than the first Wednesday in January, nineteen hundred and thirteen." Two thousand dollars was appropriated for its use.

Mr. Sterling and the union labor forces immediately set to work for a constitutional amendment which should remove the barrier established by the decision of the Supreme Court. The Homestead Commission itself remained entirely aloof and stated, doubtless correctly, that it was no part of its function to change the constitution of the State.

Under the 1912 act the Commission was directed to study the *need* of providing homesteads and the *methods* of meeting the need in operation elsewhere. The task naturally divided itself into two parts. To the first, it addressed itself in the report submitted to the legislature in January, 1913 (House Document No. 2,000). To lay a foundation for the second, it prepared a series of questions which, through the Massachusetts senators, were turned over to the Secretary of State, Mr. Knox, who forwarded them to diplomatic and consular officials in foreign countries.

The January report consisted of a study of existing congestion and mortality statistics and housing surveys relating to Massachusetts—notably the monumental Tenement House Census for Boston gotten out by the State Bureau of Statistics in 1891 and 1892 and the report of Mayor Collins' Commission to Investigate Tenement House Conditions in Boston, published in 1904.

The report points out pertinently (page 38) that the "7,368.2 acres of vacant land within Boston's boundaries would accommodate about 300,000 persons (about five times the number now herded in unfit tenements) in single-family houses with considerable space about them,"

and concludes that "the problem is one of proper distribution of population." A statement follows which might well be adopted as the motto of the housing movement. "The physical condition of the home is so vitally related to the morals, health, and the general well-being of the family and the individual that the welfare of the state depends upon it. For the safety and progress of the commonwealth every family should be housed in a wholesome home. The countless indecent, disease-breeding habitations menace the stability of the government."

(3) Town Planning Boards Established, 1913

The commission this year made two recommendations (p. 42). 1. That planning boards be instituted in each city and town of more than 10,000 inhabitants. 2. That the commonwealth and community encourage and promote the formation of associations to plan and construct low cost suburban homes.

The second recommendation had no tangible result, unless we regard the Billerica Garden Suburb, Inc., as a product of the Homestead Commission propaganda.

The first recommendation was embodied in a bill which was enacted into law as Chap. 494 of the Acts of 1913. This extremely important piece of legislation provides that every city and town of the commonwealth of more than 10,000 inhabitants shall have a planning board, appointed by the mayor or governing body in cities, elected at town meetings in towns. The planning boards are to "make careful studies of the resources, possibilities and needs of the city or town, particularly with respect to conditions which may be injurious to the public health in connection with rented dwellings, and to make plans for the development of the municipality with special reference to the proper housing of the people."

Each planning board is to report annually to its city council or town meeting and file a copy of its report with the Homestead Commission.

The Homestead Commission is directed to call the attention of the mayors of the cities and selectmen of the towns to the provisions of the act and to furnish the planning boards from time to time with information and suggestions.

Town planning, or city planning, as it is more often called in this country, was much in the air in 1913. The New Jersey city planning law, the New York law for second class cities and the Pennsylvania law for third class cities were all passed in that year. But these laws, like the subsequent Ohio and California acts, were permissive, whereas the Massachusetts law is compulsory and state-wide. The boards, when formed in the other states, were local and disconnected, whereas in Massachusetts, the Homestead Commission, although without authority, forms a connecting link and an educative force and furnishes a framework which might easily be developed into an effective centralized control.

The Massachusetts act, moreover, is the only one starting from better housing as a prime motive and object. Housing is incidental in the other states.

The history of the Massachusetts Planning Boards is worth study. Their growth has been a slow educational process. Few, if any, of the planning boards knew at first what they were expected to do, or why, or how. The first step was to educate the boards, the next for the boards to educate their communities. A yearly conference of planning boards was established, of which five have now been held. At the third, which occurred in Boston, in 1915, an organization was formed — the

Massachusetts Federation of Planning Boards, which elected officers and committees. The subsequent reunions have been held under the joint auspices of the Massachusetts Homestead Commission and the Federation of Planning Boards. The 1916 conference, which the writer had the privilege of attending, was held at Springfield and brought together representatives from the forty-nine planning boards which had been organized at that date, as well as a number of distinguished specialists as speakers. The conference lasted for two days, and the papers and discussions must have been stimulating and helpful to all. There was a City Planning Exhibit, to which fifteen cities and towns had contributed. Springfield had a very elaborate display of maps and charts showing present conditions of water mains, sewers, transit systems, density of population, assessment valuations, schools, parks and playgrounds—an admirable foundation on which to build plans for the future. Salem, Lawrence and some others had developed partial plans, at least, for future growth.

The reports showed a wide diversity of accomplishment on the part of the several boards. Part of this was due to a diversity of grasp by the personnel and part to the fact that many were working without any appropriation at all, and nearly all with a very inadequate one.

The planning boards have no authority to enforce their plans when they make them. Whether or not they should have such authority, and what their relation should be to boards of survey and park commissions are among the questions discussed. In general, the planning boards favor zoning, assessment of betterments and excess condemnation. They have helped to get better

restrictive housing legislation (as the new Springfield building code), but their accomplishments in this line have not been very striking.

The small number of cities and towns which have neglected to appoint planning boards are for the most part, like Fall River and New Bedford, hardened offenders in bad housing, factory towns with high general death-rates and high infant mortality rates, which do not wish to be bothered. As the Mayor of Fall River said, when urged by the Homestead Commission to comply with the law and appoint a planning board, "There is no penalty attached to non-compliance with this law, so what are you going to do about it?" From the chief magistrate of a city, this attitude towards law enforcement is curiously illuminating.

Besides holding conferences, the Homestead Commission has issued a series of bulletins for the information and guidance of planning boards and stands ready at all times to help them with information and advice.

(4) *Housing by the Commonwealth*

In the spring of 1914, what is known as the First Annual Report of the Homestead Commission appeared. Two hundred and fifty of its three hundred and twenty-five pages were devoted to a summary of foreign housing laws and accomplishments compiled from the consular returns received through the State Department. Mr. Sterling compiled it in five or six months, single-handed, except for the help of a Harvard linguist in translating the foreign language reports. In estimating this achievement, it must be remembered that it antedated by nearly a year the elaborate Bulletin 158 of the Federal Bureau of Labor Statistics on which a considerable staff had been engaged for a much longer period.

The demand for this report was so great that it was out of print in a few months.

Included in this publication was the report of the Committee on Organization of Housing Companies, recommending four types of co-partnership associations. As before stated, this seed seems to have fallen on barren ground.

The Homestead Commission was now embarking on a new line of activity, looking to the instruction of families in agriculture as a relief to unemployment and congestion. Legislation was secured directing the State Board of Education to investigate how great was the demand for such instruction. A canvass of five hundred typical tenement families in the North End and West End of Boston was made, and one hundred and sixty-eight of them, or about 33 per cent., expressed a desire for such instruction and to remove to suburban or rural life. Assuming that the number who would persist in such a plan was much less, it still seemed enough to base action on, and a bill was prepared, which, after failing in 1915, became Chap. 185 of the Acts of the following year—(An Act to authorize cities to maintain schools of Agriculture and Horticulture, approved May 9, 1916). "Any city which accepts the provisions of this act may establish and maintain schools for instructing families and individuals by means of day, part-time, or evening classes, in gardening, fruit growing, floriculture, poultry-keeping, animal husbandry and other branches of agriculture and horticulture." The whole project is entrusted to the local school authorities, who may purchase land and where necessary erect houses for the accommodation of the families under their instruction.

Whether this experiment of the Homestead Commis-

sion will produce any considerable results still remains to be seen.

Meanwhile Mr. Sterling and the labor group had put their constitutional amendment through two legislatures, and it was approved by the voters on November 2, 1915. It reads as follows: "The general court shall have power to authorize the commonwealth to take land and to hold, improve, subdivide, build upon and sell the same for the purpose of relieving congestion of population and providing homes for citizens; provided, however, that this amendment shall not be deemed to authorize the sale of such land or buildings at less than the cost thereof."

In view of the adoption of this constitutional amendment, the Homestead Commission asked the legislature of 1916 for authority to conduct a careful and conservative experiment in suburban housing. The bill, after passing the house, was lost by a tie vote in the senate. In 1917 the bill passed, though the appropriation of \$100,000, which had been asked for, was cut to \$50,000. As the first American law for a direct state housing enterprise, its provisions are worth quoting.

"The Homestead Commission is authorized . . . to take or purchase a tract or tracts of land for the purpose of providing homesteads or small houses and plots of ground for mechanics, wage earners, or others, citizens of this commonwealth; and may hold, improve, subdivide, build upon, sell, repurchase, manage and care for the said tract or tracts and the buildings constructed thereon, in accordance with such terms and conditions as may be determined by the Commission."

The Commission selected a seven-acre tract in an accessible part of Lowell, laid it out on garden city lines, and built twelve detached and semi-detached four- and five-room-and-bath frame houses, each with at least 2,000

square feet of garden space,¹ which were expected to be occupied before planting time in 1918, but were delayed by war conditions.

They are to be sold on long time easy payments (\$18 a month for a \$2,400 house and lot), and title is to pass when 20 per cent. of the purchase price is paid. The Fourth Annual Report of the Commission is devoted to house plans and amortization tables in anticipation of this project, and the Fifth Annual Report gives the latest information as to its progress.

The present time with its abnormally high building costs, is extremely unfavorable for the undertaking. The Commission had expected to sell a house and garden for \$2,000. It could have done so a year earlier. The best it can sell for now will be \$2,400. Interest is charged at 5 per cent. The debt will be extinguished in from sixteen to twenty-seven years, according to whether the purchaser or the Commission pays taxes and insurance.

Even so, the demonstration is well worth making, and the great number of applications for houses received before building was fairly started shows how much difference there is between cost rates and market rates.

Quite obviously, what the Homestead Commission is engaged in, is an educational experiment or demonstration in housing, not an attempt to supply the needs of the commonwealth. Whatever its original plans may have been, it has now no idea of undertaking such a task. Even the labor group, with their firm belief in government aid for housing, have come to see that a state commission is not the best agency to build workingmen's homes. They have decided to work for municipal housing. By inadvertence, so far as they were concerned, their 1915 amendment gave authority to conduct housing

¹ The total area of the lots averages 4,500 square feet each.

enterprises only to the commonwealth. So another constitutional amendment was necessary. In the fall of 1917 the constitutional convention adopted, and on November sixth, the voters ratified the following amendment:

"Article XLVII. The maintenance and distribution at reasonable rates, during time of war, public exigency, emergency or distress of a sufficient supply of food and other common necessities of life *and the providing of shelter* are public functions, and the commonwealth and the cities and towns therein, may take and may provide the same for their inhabitants in such manner as the general court shall determine."

On the basis of the shelter clause, a bill has been prepared (Senate No. 87) — a labor bill, not a Homestead Commission bill, be it understood,— directing cities and towns to build homesteads on land sold for non-payment of taxes and sell or rent them to citizens with dependent children, owning less than \$1,000 in real estate or other property, who make application therefor. The future of this bill will be watched with interest.

To sum up, the Massachusetts Homestead Commission is now conducting the first state housing enterprise in continental North America and it established in 1913 the first state-wide system of official town planning boards.

2. OTHER BEGINNINGS AND ATTEMPTS AT BEGINNINGS

(1) *California Commission of Immigration and Housing*

Calling the Massachusettes Homestead Commission the only tangible result of constructive housing legislation in the United States, it was said at the beginning of this chapter that there were, besides, certain preliminary

stirrings which may produce future results and a few abortive efforts which failed to produce anything.

Of the former, the agency with the largest potentiality of usefulness is undoubtedly the California Commission of Immigration and Housing. This body of five serving without pay, was created by the legislature of 1913 (Chap. 318). Its proponents were interested in the immigration side only, and the enlargement of its scope to include housing is said to be the result of the persistent and enthusiastic work of one woman,— Katherine Felton, of San Francisco. (Second Report of San Francisco Housing Association, 1913.)

Its first report appeared January 2, 1915. The Commission had dealt energetically with housing and sanitation in labor camps and had produced very real improvements.

It had undertaken a preliminary survey of tenement house and lodging house problems in San Francisco and helped secure two housing inspectors. There had been none before. It had made brief investigations of housing conditions in Sacramento, Fresno, Bakersfield, and a number of other medium-sized towns, and found much to condemn, but reported that Los Angeles and San Diego were handling their local problems in a commendable spirit.

All this, of course, has to do with restrictive legislation and its enforcement. But at the end of the report is a section on Constructive Housing, where the idea is expressed that it is not enough to point out bad conditions and defects in law enforcement. The Commission must do something to stimulate the supply of *good* houses. They have sent an expert East to find out what is being done along this line and have assembled an exhibit to arouse public interest.

The Second Annual Report, which appeared on January 2, 1916, showed considerable progress in the labor camp situation and contained more elaborate studies of housing conditions, Fresno, Stockton and Los Angeles coming in for the lion's share of attention. Legislation obtained in 1915 had strengthened the hands of the Commission in law enforcement. But it is above all in the section on Constructive Housing (pp. 306-316) that the progress of the Commission's own point of view is best shown. It has come under the influence of Thomas Adams and the town planners and quotes with approval his words: "In the sense in which it is used in Great Britain, and in the sense in which it has lately come to be understood in America, it (i. e., town planning), is really more important than the housing problem, or the sanitary problem, or the transportation problem, since it includes all these and more, and provides the only satisfactory method of studying and dealing with the interrelation of these problems with one another." California obtained a permissive act (Chap. 428, Statutes of 1915), under which cities may create planning commissions. A city planning conference and exhibit were held, in which the Commission of Immigration and Housing took part.

The Commission has been studying the New Zealand Advances to Workers Act and points out that the step from rural credit legislation to such an act in the United States would be easy and logical.

Moreover it has discovered the Massachusetts Homestead Commission and quotes approvingly from its First Annual Report: "The statistical data collected by the Commission tend to show that nowhere in the world has the problem of providing houses for workingmen been solved by the private initiative of landowners and builders

alone; government aid or mutual operations have been necessary."

The final paragraph of the section is the most significant of all: "The Commission of Immigration and Housing is convinced that Massachusetts is working along the right lines in constructive housing, with its compulsory city planning commissions and with this new state aid in providing housing. Certainly the experiments that are being carried on there are deserving of very careful observation, and it is to be hoped that the time is not far distant when California will be so aroused to the need for preventive housing measures that it will follow Massachusetts in this work."

Given the progressive atmosphere of California, the local habit of seeing in the large and acting correspondingly, and the quickening of the public social conscience by the presence of women voters, it would not be surprising to see California leading rather than following Massachusetts in the not distant future.

(2) Oklahoma Home Ownership Loan Law

One more instance of constructive state effort should be noted. Oklahoma has a 1915 law to promote home ownership, which authorizes and instructs the Commissioners of the Land Office to invest money from the sale of State Educational Institution lands in loans not exceeding \$2,000 to any one individual or family, to build a home or pay off a mortgage on one. Land to twice the value of the loan must be owned by the borrower, and 4 per cent. of the face value of the loan must be paid semi-annually. Out of this, 6 per cent. interest is taken on the unpaid balance, the remainder going to reduce the principal. The debt is extinguished in 23½ years. To increase the funds available for these loans, the commis-

sioners may sell the notes given for loans at par and accrued interest. They may also issue 5 per cent. bonds, using the notes as security. As the State is not to be liable for these bonds, it would hardly seem that they would find a very ready market. In 1917, this act was amended, reducing the interest rate on unpaid balance of loan to 5 per cent., the time of repayment to twenty years, and the rate of interest to be paid on Home Ownership bonds to 4 per cent.

In reply to an inquiry addressed to the Commissioners of the Land Office, the following information was given under date of March 26, 1918:

"The total number of loans made in the Home Ownership Division at close of business February 28, was 215, aggregating \$253,800, outstanding \$237,431.37. Invested in other securities, provided by law, \$764,000. . . . As yet the Department has not issued Home Ownership bonds."

This is a real beginning and will be followed with interest. The 1917 amendment is in the right direction so far as rate of interest is concerned. Evidently the law is for the benefit of farmers, not wage earners, but in an agricultural state like Oklahoma, the limitation is of less importance. The writer confesses to a distrust, perhaps not fully justified, of the various schemes of note-selling and bond issuing whose object seems to be to make one dollar do the work of three — a procedure seldom financially sound.

(Bunn's Annotated Supplement to the Revised Laws of Oklahoma, 1915, Chap. 69, Public Lands, Article V-A, State Loans, Public Funds, Home Ownership, 7226e-7226n — also pamphlet issued by Commissioners of the Land Office, State of Oklahoma, Laws Governing the Sale and Leasing of State and School Lands.)

(3) *Borland-Pomerene Housing Loan Bill for the District of Columbia*

Abortive efforts at legislation are hardly worth recalling except in so far as they indicate an incipient public opinion capable of future growth.

As far back as 1908 the report of President Roosevelt's Homes Commission for the District of Columbia contained the following resolution: "That in the opinion of this Commission the Congress of the United States should authorize the loan of money, at a low rate of interest, to building associations organized for the purpose of building sanitary homes for the working classes in the National Capital; satisfactory real estate security to be given for the repayment of such loans and suitable provisions enacted to ensure moderate dividends upon the capital invested in such enterprises, and low rentals for the houses constructed, in order that they may be within the means of unskilled wage earners." (President's Homes Commission, Report of the Committee on Improvement of Existing Houses and Elimination of Insanitary and Alley Houses, p. 23.)

No effort was made to carry out this recommendation until 1913, when in connection with the bill for the elimination of residential alleys presented by the Committee of Fifty, the present writer drafted a bill subsequently known as the Borland-Pomerene Housing Loan Bill. This bill had the support of the late General George L. Sternberg, who had been chairman of the President's Homes Commission, and of many other friends of better housing in Washington. It was introduced in the House by Representative Wm. P. Borland, of Missouri (63rd Congress, 1st Session, H. R. 7971) and in the Senate by Senator Atlee Pomerene of Ohio (S. 4672). The bills were referred to the senate and house committees on the

District of Columbia respectively. Two hearings were held before the full committee of the House in the spring of 1914 and one before a Senate sub-committee, but in neither case was the bill reported out. Mr. Borland and Senator Pomerene reintroduced the bill in the second session of the 63rd Congress, but without result. In the 64th Congress Senator Pomerene persisted with the bill (S. 2229), while Mr. Borland introduced a new bill of wider scope, which he had drawn up, after consultation with the writer and others (H. R. 6841, Jan. 4, 1916). This bill provided for the loan of money to non-commercial housing companies, as did the earlier bill, but it also authorized the Commissioners of the District of Columbia to build houses themselves for rent or sale to workingmen, and it further authorized the loan of money to individual workingmen for the purpose of building their own homes.

No real progress was ever made with either bill.

One by-product of considerable potential importance, however, was the interest aroused in the District of Columbia Central Labor Union and among the national officers of the American Federation of Labor by the Borland-Pomerene bill. This resulted in a resolution presented to the National Convention of the American Federation of Labor at Philadelphia in November, 1914, by Mr. Nolda, a delegate from the District of Columbia, and adopted by that body, to the effect that it favored "the passage of laws that will bring about a system of government loans of money for municipal and private ownership of sanitary houses" and requested "The United States Government at Washington to pass such legislation as will serve as a model to the various cities of the country."¹

¹ Housing is found in the Reconstruction Program of the Ameri-

(4) *Buchanan Postal Savings Deposits Housing Loan Bill*

Another abortive effort, national in its scope, was a bill introduced by Representative Buchanan in November, 1913 (H. R. 8472), and reintroduced in 1915 (H. R. 110), providing that postal savings deposits might be used for housing loans to workingmen. The one tangible result of this bill was that it led to the preparation and publication by the Federal Bureau of Labor Statistics of the invaluable Bulletin 158 so often quoted in the preceding chapter.

3. DEVELOPMENTS WHICH WILL FIT IN WITH A
CONSTRUCTIVE HOUSING PROGRAM

(1) *Town Planning Legislation in the United States*

If we take a sufficiently broad view of constructive housing legislation, we might, indeed, find considerable accomplishment in the United States along the lines of town planning and zoning.

Both subjects are closely connected with constructive housing efforts, yet are rather connecting links with other activities than subdivisions. The subject chosen being already too broad for adequate treatment, we must be content here with the briefest summary.

Washington and Philadelphia were planned at the beginning, and Robert Fleming Gourley made "Plans for Enlarging and Improving the City of Boston" in 1843, but in the modern sense American city planning dates from the nineties, and the creation of the Metro-

can Federation of Labor. On January 15, 1919, the Federation requested Congress to inaugurate "a plan by which the Government may build model homes for workers, and to establish a system of credits by which workers may build their own homes."

politan Park Commission for Boston and its environs in 1892 was its first large achievement.

In its early stages in this country, city planning was largely an effort of architects to create a city beautiful, the most potent influence being, perhaps, the Haussman reconstruction of Paris. Later, the influence of the English town planners made itself felt, and the connection with housing and social betterment became more apparent.

There are now five states which have laws permitting cities to appoint official planning boards — New York, New Jersey, Pennsylvania, Ohio and California, besides Massachusetts, which requires them to do so. None of these laws was passed earlier than 1913. The Pennsylvania boards have formed a federation on the model of the Massachusetts federation, but they lack a Homestead Commission. Five other states (Indiana, Michigan, North Carolina, Texas and Utah), are working for similar legislation.

A great deal has been accomplished by privately organized city planning commissions. An example is the Chicago city plan prepared by the late Daniel C. Burnham, and presented to the city in 1909 by the Commercial Club, which was adopted by the city and is in process of being carried out ("City Planning Progress," 1917, edited by George B. Ford and Ralph F. Warner).

American cities which have adopted comprehensive city plans are numbered by the score, but in very few has housing improvement played anything but a minor rôle.

(2) *Zoning and Districting in the United States*

If town planning came to us from France and England, zoning came from Germany. It was the German cities

which first established residence, business and industrial zones, and regulated the height of buildings, and the percentage of a lot that might be built upon in the respective districts. Boston (1892 and 1904) and Baltimore (1904) were pioneers in regulating the height of buildings, and the courts sustained them. (See *Welch vs. Swasey*, 193 Massachusetts 364, affirmed by 214 U. S. 91, May 17, 1909.) Los Angeles blazed the way in creating residence districts in which objectionable occupations could not be carried on, and the courts, in the Chinese laundry case (1911) and Brickyard case (1913), sustained the restrictions.

The adoption of zoning by the city of New York is one of the most remarkable civic achievements of recent years. In 1913, as a result of the efforts of President McAneny of the Borough of Manhattan, the New York Board of Estimate and Apportionment appointed a Heights of Building Commission which was reorganized the following year as a Commission on Building Districts and Restrictions, after the city charter had been amended to permit such districting. Edward M. Bassett was chairman of both commissions, which included such men as Lawson Purdy, George B. Ford and Robert H. Whitten. They did a remarkably thorough piece of work studying what had been done abroad and at home and applying the adopted principles, patiently and in detail to New York, after sixty or more public hearings. Not the least remarkable part of the commission's work was the education of public opinion which it carried on. They divided the city into three types of districts, residence only, residence and business only, and unrestricted. These restrictions were not retroactive, but applied only to future buildings and conversions. Three height zones were established — the down town Manhattan sky-

scraper district, where buildings might be two and a half times the width of the street in height, the bulk of the business district of the city, where they could be twice the width of the street, and the remainder, where they could not exceed one and a half times the width of the street. Five zones were established for the percentage of lot area that might be built upon, ranging from the A, or warehouse, district to the E district of detached villas where only 40 per cent. of the ground can be covered on the ground level, including porches, and 30 per cent. above the first story.

The recommendations were embodied in an ordinance which went into effect on July 25, 1916.

Sacramento and Berkeley, California, also have zoning ordinances.

Philadelphia and Minneapolis have appointed zoning commissions, which are at work, and a dozen or more cities are agitating the subject.

The stabilization of land values certain to follow from the protection of residence districts and the limitation of height and areas will not be the least of the good results to follow from the zoning system.

(3) *Building and Loan Associations in the United States*

If zoning and town planning offer a means of community control essential to the successful carrying out of constructive housing programs, we have also in the United States, a remarkable agency, ready to hand, which has attained colossal growth and could easily be made to handle government loans for the housing of workingmen. I refer to the American Building and Loan Associations. At the convention of the United States League of Local Building and Loan Associations held in St.

Louis in July, 1916, it was announced that there were at that date 6,806 such associations in the United States with a membership of 3,334,899 and assets of \$1,484,-205,875. The year before at the San Francisco convention, it was stated that over 700,000 houses had been built or acquired in the United States through the help of the Building and Loan Associations. (Proceedings 23rd Annual Convention of the U. S. League of Building and Loan Associations. Address by T. W. Gardiner, p. 67 et seq.)

An institution of such magnitude must have had already an important influence on housing in America, though a study of the literature of the subject reveals that it has never reached the unskilled labor class. Among skilled workers, clerks, book-keepers, teachers and other poorly paid professional groups, it has filled a large want in an acceptable way and certainly should disprove the often repeated statement that Americans are too individualistic to succeed in coöperative enterprises.

The first American Building and Loan Associations grew up in and around Philadelphia, 1831 being the date of the earliest, the Provident Building Association. The idea was imported from England, where there had been building clubs since the Birmingham club was founded in 1795. They spread slowly at first in the United States, only nine having been organized up to 1863. Rapid development did not come until after 1880.

The classic work on the subject is Seymour Dexter's "Treatise on Coöperative Savings and Loan Associations" of 1891. There is also a Department of Labor Report on Building and Loan Associations of 1893. The subject is more briefly presented in a monograph by W. F. Willoughby prepared for the U. S. Commission to the Paris Exposition in 1900. For more recent develop-

ments there are the proceedings of the annual conventions of the United States League of Local Building and Loan Associations already referred to.

American Building and Loan Associations have always suffered because of their dual object — (1) to provide a good investment (i. e. a high rate of interest as well as security) for the savings of their members and (2) ready money at a low rate of interest for their members who desire to build. The former motive has generally held the upper hand because all members had savings invested, while only some wanted to build. State laws and the general decline of interest rates have held this tendency in check, and the high premiums formerly paid for loans are fast disappearing. But the basic interest rate (without any premium) is 6 per cent., (only a very few organizations, mostly in Massachusetts, make loans at 5 per cent.), and the all-but-universal time requirement is completion of payment in two hundred monthly installments, or sixteen and one-half years. It is further usually required that the borrower shall own his land to start with. It will thus be readily seen that, useful as the system is for those of moderate means, it is out of the reach of the unskilled wage earner.

The whole system, however, offers an instrumentality, which with government aid in the form of loans, given only to those associations which met specified requirements, might well be adapted to fit many of the needs of unskilled labor. Its possibilities for usefulness should on no account be overlooked by the student of housing.¹

4. WAR HOUSING BY THE FEDERAL GOVERNMENT

These activities represent constructive housing, direct and indirect, on a large scale. Undertaken merely as a

¹ For a further discussion of this subject, see Chap. VIII, pp. 268, 269.

war emergency measure, they do not imply a permanent housing policy. Had the war lasted longer, they might have produced one. Now they can, at most, contribute towards forming a preliminary public opinion. Meanwhile the speculative builders and tenement house owners, who see their interests threatened should workingmen become accustomed to living in a better type of house, are raising the cry of extravagance and trying to get Congress to call a halt on all unfinished housing projects.

The situation at the opening of 1919 is, very briefly, as follows:

Federal housing work has been carried on by three executive agencies, the Emergency Fleet Corporation, the Department of Labor and the Ordnance Department.

The Ordnance Department, although it has produced housing of a sort for about 45,000 people, need not detain us, for most of its projects were of a strictly temporary character, and it has depended largely on barracks and dormitories. Its further activities were to have passed to the Department of Labor.

The Bureau of Industrial Housing created in the Department of Labor, after the passage of the first appropriation in June, 1918, was placed under the direction of Otto M. Eidlitz, the author of the reports referred to in Chapter I. This Bureau organized and worked through the United States Housing Corporation, which was to build and also to manage the completed communities. This was to be, therefore, a direct government enterprise.

At the time the armistice was signed in November, 1918, it had eighty-nine projects decided on. Of these, fifty-five, not yet under way, only slightly advanced, or in places where there would be no peace-time demand

for them, were at once abandoned, and fourteen more curtailed, leaving twenty projects which the Housing Corporation will carry out as planned if Congress will permit it to do so.¹

The Emergency Fleet Corporation has a department of Transportation and Housing under the direction of A. Merritt Taylor. Having received its appropriation four months earlier than the Department of Labor, it was in a more advantageous position when the armistice was signed. Some curtailments were arranged for, but in general it is understood that its twenty-four housing projects will be carried out very nearly as planned. At the beginning of January, 1919, Mr. Taylor in a report called for by a Senate resolution, stated that these twenty-four projects involve the building of 8,949 individual houses, 1,119 apartments, 19 dormitories and eight hotels. The allotments for these projects aggregated \$65,883,845, and they are calculated to house 27,732 shipyard workers and their families, or a total of 55,324 individuals. At the date of the report, 3,800 of these buildings were already completed and the rest in an advanced state of construction. Yorkship village in the outskirts of Camden, New Jersey, is the largest and perhaps the best of these developments.

In the case of Hog Island, Bristol and Essington, Pennsylvania, and Sparrows Point, Maryland, all early projects, the Emergency Fleet Corporation built on land of which it was owner. It soon, however, developed the policy of making loans to housing companies organized by the employers or by groups of local business men.

¹ In March, 1919, it appears that the Housing Corporation will be allowed to complete twenty-five projects, involving the erection of 5,624 single-family dwellings, besides apartments, dormitories and hotels.

The housing company owned the land, the Shipping Board lent the whole building cost at 5 per cent. It also made the plans and performed the construction work. Management passed to the housing company on completion of the buildings, but remained subject to the approval of the Shipping Board. The Government is protected by bond and mortgage, but has agreed to shoulder excess war costs, to be appraised later, but not to exceed 30 per cent. of the total.

It is too soon to compare the relative merits of the direct government building and management plan adopted by the Department of Labor and the indirect system of loans and control of standards adopted by the Emergency Fleet Corporation. The rivalry between them would probably have proved mutually beneficial as has been the case abroad.

It is altogether too soon to appraise the effect of the government war housing projects either on American housing standards or on our housing policies. It can hardly fail to be large. It may prove decisive.

CHAPTER VII

OBJECTIONS TO CONSTRUCTIVE HOUSING LEGISLATION IN THE UNITED STATES

I. PRESUMPTION IN FAVOR OF CONSTRUCTIVE HOUSING LEGISLATION IN THE UNITED STATES

IN an earlier chapter the conclusion was reached that the housing problems of foreign countries and of the United States are very similar. Dark rooms, dampness, dilapidation, overcrowding, inadequate toilet arrangements, insufficient water supply, basement and cellar dwellings are found and have the same injurious effect on health and family life on this side of the Atlantic as on the other. Such differences as exist are of degree rather than of kind.

The agencies we have for correcting these evils, while they have been helpful and must be energetically continued, have proved their inability to solve the problem alone. Restrictive housing legislation prevents superlatively bad conditions. It cannot produce good ones. Neither philanthropic model housing nor employers' model housing can or should be depended on to do more than help set standards. We neither want to make the workingman dependent on private philanthropy for his home nor limit his industrial freedom by having him receive it from his employer. The commercial builder is not attracted by any possible profit in catering to the unskilled worker where restrictive laws impose even fairly satisfactory standards, and there is no prospect of

the conditions improving. The tendency, on the contrary, is for building costs to increase and hence for rents to increase or profits to diminish. If our modern civilization requires workers to congregate in cities and the great value of land there puts the control of their own housing out of the hands of these workers and good housing out of their reach, then it would seem logical that housing should be accepted as a community problem — as a public service, even as water, light, transit, education or recreation — to be controlled and regulated and where necessary owned and managed by the community.

We have seen that community activity in housing has been tried out in England, Belgium and Germany for nearly thirty years and that valuable results have been secured. France, Italy, Austria and a number of other European countries have adopted the principles and adapted the methods of the pioneer states, and have obtained similar results. Several Latin-American countries have made a beginning. New Zealand, and more recently Australia, have shown that government aid in housing is as well adapted to the needs of a new, thinly settled and extremely democratic community as it has proved itself to be in the congested cities of the old world.

The presumption is clearly in favor of our trying it out in the United States. Certain small beginnings had been made before our entrance into the world war. The necessities of the war have forced the National Government into housing. Should the policy be continued after peace is restored? And if so, in what form? Previous to the war, every suggestion of government aid in housing had encountered strong opposition. We must now examine the grounds of this opposition with some care. To what extent is it founded on logic? To what extent is it merely prejudice or inertia?

The objections raised fall under five heads, which may be called constitutional, economic, social, philosophic and pessimistic.

2. THE CONSTITUTIONAL OBJECTION

The constitutional objection has several aspects based (1) on the limitations imposed on the National Government in local matters by the federal constitution, (2) on the assertion that government aid in housing would be class legislation, (3) that it would involve an unwarranted extension of the police power.

(1) *Limits of the Federal Constitution*

We admit at once that a national housing act similar to the British Housing of the Working Class Act, or the Belgian, Italian or Dutch housing laws would be impossible in the United States. So far as these contain restrictive or mandatory features, Congress has no power to legislate along such lines for the several states. The state is the largest unit which may impose restrictive standards, the largest unit which may lay definite obligations on local authorities in respect to such a purely local matter as housing. On the administrative side also, we could not have a hierarchy of local housing committees subordinate to a national body. But we may easily have a state system analogous to the state and local boards of health.

An ingenious advocate of housing reform on a national scale might indeed have proposed a law forbidding interstate commerce in goods manufactured by persons who were not housed in a sanitary manner if the federal child labor law had been sustained by the courts. There might even conceivably be some way of connecting it up with the federal control of postal routes.

But the writer is not advocating *tours de force* of this kind and is inclined to believe that it would be better to amend the constitution where it fails to meet the needs of the time rather than to stretch it close to the breaking point to cover the new exigency.

After accepting the limitations which frankness compels us to admit are imposed by the constitution, there still remains much which the National Government may do. There is nothing to prevent a Federal Housing Loan Act, even as we already have a Federal Farm Loan Act. Moreover, the Federal Government through its lending power could exert a very strong influence on local standards, as has been done for years through the allotment of funds for agricultural education, and as is being now undertaken on a broader scale in connection with the Smith-Hughes Vocational Education Act.¹ Under an efficient federal agency, this influence ought to have, for all practical purposes, a determining effect, since the desire to participate in the benefits of a national loan would be a very strong spur to laggard communities to come up to the required standard.

If it be urged that the need of depending on state housing laws rather than national will produce a diversity of standards and be a serious handicap to efficiency, we may be content to point to German achievements in housing, which have been brought about under a similar system of state laws of widely divergent content.

(2) *Class Legislation*

It is sometimes said that government intervention to produce houses for workingmen would be class legislation and therefore unconstitutional. "Class legislation" is really only a bogie. It is a term of opprobrium used by the lawyer of the opposition. There is nothing in the

¹ See also Sidney Webb's "Grants in Aid."

constitution that prohibits class legislation. Our statute books are full of it. We could not possibly get along without it. As Professor Freund says in "The Police Power" (p. 755), "Classification, and therefore class legislation, has not yet been abolished; it is merely placed under judicial control." He summarizes the trend of judicial decisions as follows: "When a restraint is confined to a special class of acts or occupations, that class must present the danger dealt with in a more marked and uniform degree than the classes omitted; and when a restraint is general, with certain exceptions, the excepted classes must either be entirely free from the danger, or the exception must tend to reduce the general danger, or a distinct and legitimate public policy must favor the toleration of the evil under circumstances where it is outweighed by great benefits. The decisions of the Supreme Court of the United States seem to be in accordance with these principles."

The class legislation argument is based on that part of the fourteenth amendment of the constitution which says: "Nor shall any state deprive any person of life, liberty or property, without due process of law, nor deny to any person within its jurisdiction the equal protection of the laws."

As Freund says in this connection: "The principle of equality has this great difficulty: it cannot mean that all persons must under all circumstances be treated alike, but it can only mean that equal conditions must receive equal treatment. But what constitutes inequality of condition? . . . Only a practical and concrete treatment of the problem can produce workable theories. . . . The idea of equality excludes in principle both particular burdens and special privileges, but admits of reasonable classification."

It is quite likely that special care would be needed in this country in the wording of constructive housing legislation. The use of the term "working classes" would be quite foreign to the spirit of our legal phraseology, and even such a term as working people might prove troublesome. Our wording should be such as would include those clerical and mercantile workers whose earnings are as low as the earnings of the industrial workers whom most of us think of first. The annual-income definition of beneficiaries, as in the Italian, New Zealand and Australian laws, is probably the fairest to all.

There is surely no reason in equity why houses should not be provided at cost for the groups which need them, even as institutional care is provided for orphans but denied to children with parents, or dispensary service is limited to those who are unable to pay for it.

Those who opposed the limitation of hours of work and the prohibition of night work for women and children have always called these measures class legislation; but the courts have held that there were physiological reasons which made such special protection justifiable in the interest of public health.

(3) Police Power

Certain opponents of constructive housing legislation have been accustomed to claim that the building of dwelling houses or the loan of money for building purposes by the state or municipality would be an unwarranted extension of the police power.

We have here a confusion of thought. Freund ("The Police Power," p. iii) defines the police power as "the power of promoting the public welfare by restraining and regulating the use of liberty and property." He makes a sharp distinction (pp. 17, 18) between "state

activity which restrains and commands" and "that which renders aid and service." He gives as examples of the former, sanitary and building regulations, compulsory school attendance and regulation of the traffic, and of the latter, drainage, hospitals, fire service, schools and public roads. "Both classes of activity," he says, "serve the public welfare, but for the sake of clearness the term police power should preferably be confined to the power which operates by restraint and compulsion."

Obviously restrictive housing legislation is an exercise of the police power, which the courts have sustained and will continue to sustain in so far as it makes clear its connection with public health.

Quite as clearly, constructive housing legislation would come under the second group, which renders aid and service.

Even if this distinction did not exist, constructive housing legislation would be no worse off than restrictive. It would only, and quite justly, be obliged to establish its relation to public health. But Freund makes it quite clear that "objects may be pursued through the corporate activity of the state, for which the police power may not be exercised." Thus, "public moneys may be expended for the embellishment of public grounds and buildings, and generally for the support of art and science, while it would be unconstitutional to require an owner to arrange his property with a view to æsthetic effect. . . . Individual liberty is regarded as more important than the advancement of interests which, while admittedly public, are not urgent or primary; but the issue of liberty is not regarded as primarily involved in the expenditure of public funds."

According to Freund, the test to be applied is whether a given object is sufficiently public to justify the expendi-

ture of public funds. Constructive housing legislation can have no objection to being judged by such a standard.

So far as court decisions are concerned, we may safely expect them to be favorable to a measure supported by public opinion. More than this we have no right to ask.

3. THE ECONOMIC OBJECTION

A delegate at a recent conference of the National Housing Association (1916) stated that for his part he did not believe the time would ever come when American taxpayers would be willing to build houses for able-bodied working people to live in, and the ensuing ripple of applause showed that he had expressed a rather widely-held thought.

Now the whole appeal of this statement lies, of course, in the unexpressed implication that the taxpayers would be out of pocket by such a transaction and that they would be unwilling to add to their burden of taxation in order to provide houses for able-bodied working people.

The present writer is of the opinion that a very good argument could be made in favor of the taxpayers adding to their burdens for such a purpose. The present writer believes that if there were no other way of securing a wholesome home for every family, the taxpayers *ought* to assume such a burden, and that if they were really unable to carry both, housing should take precedence of schools. Health and morals are needs more primary and elemental than education.

As a matter of fact, however, there is no such need, and consequently no excuse for any such policy in the United States. We are advocating the use of the community's credit, not of its funds. We are aiming to give a service *at cost*, not below cost. A properly conducted constructive housing scheme is exactly self-sup-

porting. There is neither profit nor loss of a financial sort to the community, though there is very great profit in the form of better health and better citizenship.

It has already been pointed out that the Irish system of subsidy from the rates and from the imperial exchequer is altogether exceptional, and in the writer's opinion comes under the head of out-door poor relief rather than constructive housing legislation. But let us not quarrel over definitions. If any one wishes to maintain that the Irish system is a form of constructive housing legislation, then the writer grants at once that that particular form should not be copied in the United States.

As to the other "horrible example," the cost of slum clearance schemes so frequently urged, it is only by a confusion of thought that they have ever been charged to constructive housing. As was stated in Chapter V, slum clearance schemes are health measures, pure and simple, each to be justified or attacked on its own merits. We have had them in this country. When Mulberry Bend in New York was cleared of rookeries and made into a park, when Willow Tree Alley in Washington was cleared and made into a playground, or when the Morton Street area was even more recently so treated in Boston, we had slum clearance schemes, and they were paid for as health measures by the taxpayers.

The confusion of thought in regard to the English slum clearance schemes probably arises from two facts — (1) that the same acts of Parliament deal with them as with constructive housing, and (2) that the British law provides for the re-housing of the former population of the area cleared. Thus, though quite unjustly, as the reports of the London County Council show, the opponents of municipal housing have tried to foist the whole

cost of slum clearance on the subsequent re-housing project.

We have seen in our study of British housing that local authorities there have come very near indeed to establishing a balance between debit and credit in their constructive housing enterprises. We have seen that the German municipalities have achieved such a balance.

In the writer's opinion this should be the guiding principle. The worker is to have his house at cost, *whatever that may be*, not at a given price, no matter whether or not there is a deficit. Every effort should be made to keep down expenses so as to offer a house of approved standard at a predetermined rent. But where a small deficit creeps in, in spite of calculation, the rent should be raised to meet it.

As with municipal building, so with government loans. Commercial profit in money lending is to be eliminated. The community uses its credit to obtain cheap and plentiful money and gives the borrower the benefit of the cheapness and of the plentifulness. It is he, however, and not the community, who pays the interest and repays the principal. This fact has to be emphasized, for the mention of a bond issue arouses in the taxpayer's mind the idea of a big bill, as for parks, bridges, or public buildings, which he or his successors will have to pay. If the bond issue is for the purpose of housing loans, the borrower pays the interest, plus a contribution to the sinking fund, plus whatever is necessary to pay the overhead charges of the bond issue, and the taxpayer pays nothing.

Under a system such as obtains in Ontario, no money changes hands as between the state and the housing company. The state simply guarantees 85 per cent. of the

association's bonds, thus making them as safe and therefore as salable at a low rate of interest as government bonds.

In Ontario the state pays the cost of the supervision necessary for its own protection, and to this extent the taxpayers contribute. But this is not an essential feature of the program. These costs in many places are paid by the borrower.

When the loans come from savings banks, insurance funds or trust funds of any sort, it is clear that no one is out of pocket. It is only that this particular form of investment is added to those already permitted to such institutions.

4. THE SOCIAL OBJECTION

The social objection is the obverse of the economic objection and falls to the ground with it. But as it is very widely used, we will consider it more seriously than it deserves. "We must not pauperize the workingman. We must not give him something for nothing. We must not destroy his initiative by doing something for him which he ought to do for himself."

We may safely agree with all this, but it does not apply. We are not pauperizing the workingman, because we are not giving him something for nothing. We are giving it to him at cost.

If receiving a service at cost is pauperizing, then the people of Cleveland are pauperized when they pay three cents instead of five on their municipal street car lines. And we are all pauperized when we use the parcel post in preference to express. The writer at one time paid \$6 a month water rates to a privately owned water company in Berkeley, California, and at another time paid forty-seven cents a month for better water service

publicly owned in the District of Columbia, but was conscious of no corresponding fluctuations in self-respect.

If this *were* a case of getting something for nothing, which emphatically it is not, is the effect of getting something for nothing necessarily pauperizing? If so, what are we to say about schools and parks, free lectures and band concerts? Edward T. Devine, in one of his social studies, suggests that material aid, such as food or clothing, pauperizes, while immaterial aid, such as education, does not. Without denying the suggestiveness of the distinction, the writer believes such a line is difficult to draw. School buildings, school books and parks are as material as the child's home. The education received in the school is no more immaterial than the good health and good citizenship acquired in a good home. Probably the real distinction connects up with the last point in the charge. "We must not destroy his initiative by doing something for him which he ought to do himself." If we violate this injunction, the resulting bad effect may properly enough be described as pauperization.

The average unskilled wage earner under normal conditions can by his own exertions buy food and clothing for his family, therefore to give them to him is pauperizing. He can also pay rent, therefore to pay it for him is pauperizing. But can he control the type and standard of house on which he pays rent? How much can the unskilled worker living in a city tenement do through his private initiative to secure for his family a real home? Can he save the money or command the credit to buy one for himself? Obviously not. We are not concerned with the man of exceptional ability who climbs into another social and economic stratum, who must in the nature of the case remain exceptional. Our concern is with the rank and file.

There is a very real economic line between those who have the necessary capital or the necessary credit to buy land and build homes for themselves and those who have not. The power to build for oneself is a whip held over the landlord which keeps standards up and prices down. This explains why the wealthy and those of moderate means get approximately their money's worth when they rent a house, while the poor and the near-poor obviously do not. They have to take whatever is offered to them, which is certain to be, in the long run, the minimum which the law allows.¹ This is the economic group for whom constructive housing legislation is imperative.

They have never, as a matter of fact, secured satisfactory housing conditions for themselves in cities, sometimes not in the country. It is futile to expect them to do so in the future unless we mean through an economic or industrial revolution.

It may be that the present order of things is not destined to survive long in any case, but it certainly will not if we do not insist that the great masses of working people be housed in a way that makes normal, wholesome home life possible — that conserves health and fosters contentment.

To return to the schools. What is the underlying philosophy of our public school system? It rests on two principles, which we have come to regard as self-evident; (1) that a democracy must, in self-protection, assure the intelligence of its future voters through education, and (2) that, in a democracy, equality of opportunity must be assured to the individual through free public schools. This is not a charity, but a right.

¹ The writer well remembers the shock with which she once learned that her colored laundress was paying higher rent *per room* than she was. This was in Washington, D. C.

Yet, important as education is, health and morality are more essential, and there would be something grotesquely illogical in such a claim as we have cited which at the same time ignored the state's need of physical efficiency and morality in its citizens, or the individual's right to equality of opportunity to secure health and righteousness. As a matter of fact, the founders of the public school system are not guilty of this inconsistency. Vast stretches of unoccupied land available for any citizen who would live on it and cultivate it produced precisely that equality of opportunity. The Government through the Homestead Act ¹ as truly provided free farms as free education. While the supply lasted, it outdid the most radical constructive housing law ever enacted. No government has ever provided homes for the homeless on such a scale or with such an entire ignoring of an economic *quid pro quo*.

Were the men and women who took up quarter sections pauperized? Was their initiative snuffed out? Will that be the effect of a system which allows an industrious young workingman to become a home owner, through a carefully guarded system of loans and insurance? Will not this opportunity, shining like a ray of light in the general darkness of his prospects, be rather a potent stimulator of initiative, thrift and ambition? Is it not actually working so in Australia and New Zealand?

5. THE PHILOSOPHICAL OBJECTION

We are dealing here with fundamental theories of government. The individualist, the consistent upholder of the *laissez-faire* doctrines of Adam Smith and John Stuart Mill, objects as a matter of course to any increase in the functions of government. To him, as to the anar-

¹ See Chap. VI, p. 210.

chist, all government is *per se* evil, so the less we have of it, the better off we are. Philosophic anarchism is simply individualism carried to its logical extreme.

The whole trend of modern thought is away from this point of view, and housing legislation may well be content to take its chances along with the great bulk of health, labor and other forms of social legislation so characteristic of the twentieth century. They all rest on the same theoretical basis. The chances are we shall go much farther in the direction of collective action and government regulation before the pendulum starts to return. Our complex, interdependent city life pushes us daily farther from the old paradise of individualism where every family lived a mile from its neighbors and there was little danger of treading on one another's toes. The events which have happened since our entry into the war have accelerated this movement to an extraordinary degree, and we may now be said to be speeding towards collectivism at the rate of about a decade per annum.

These processes will encounter opposition. Old beliefs die hard, and catch-words often remain a fetish after the theory they were meant to illustrate has been thoroughly discredited. There are people left who sincerely believe that a woman's liberty to work fifteen hours at a stretch in a laundry is more precious than her health, and they naturally feel the same way about a man's liberty to live in a cellar, sleep in a windowless room or squeeze his family into one hundred and fifty cubic feet of air space per person.

Perhaps it is all a matter of temperament rather than philosophy. The conservative shrinks from change, the progressive pushes toward it, each by the very nature of his being. Argument has no effect on temperament.

The most it can do is to change our classification of a concrete act or policy. Logic addressed to temperament is sheer waste. The foregoing considerations are intended to bear on classification only — to prove that constructive housing legislation is part and parcel of any broad progressive social policy.

The vaguer a statement is, the harder it is to disprove. Those who for theoretical or temperamental reasons dislike the idea of government loans or municipal housing almost invariably wind up by calling them *un-American*. They do not define Americanism, but they appear to identify it, subconsciously, at least, with individualism, which is, of course, begging the question.

They say: "You can do that sort of thing in a strongly centralized country under an autocratic ruler, like Germany, but Americans wouldn't stand for it, it's rank paternalism." (It has already been pointed out that housing reform in Germany began with local efforts, and has developed in a peculiarly decentralized way, suffering all along from lack of uniformity and lack of central control.) Or: "That may be all right in Australia and New Zealand, but it won't do here. It's socialism, pure and simple."

The same person does not commonly make the two objections at the same time.

6. THE PESSIMISTIC OBJECTION

The last objection I have called pessimistic, for lack of a better label. It is summed up as follows: Constructive housing legislation may have worked well abroad and may be constitutionally possible at home, but we must never attempt it here because our governments, especially our state and city governments, are too corrupt and inefficient to be trusted with so much additional power.

Now that, of course, is the argument of despair. If we accept its premises we are admitting the failure of democracy, or at all events of American democracy. We are admitting that we are unfit for self-government. In which case the logical conclusion would be to invite the Kaiser over to take charge of us — a point of view which in his more prosperous days he had been at considerable pains to foster.

Historically and psychologically, it is not hard to understand that a man who remembers the days of Boss Tweed and has spent the bulk of his life under Tammany rule in New York might thus "despair of the republic." Nor, unfortunately, are the corruption and the inefficiency restricted to New York. Philadelphia and San Francisco, Illinois and Texas, to name only a few, might also furnish horrible examples. But can any observer of contemporary life deny the awakening of the American civic conscience that has taken place in the last twenty years, or the great improvement it has wrought in our public service, especially at our weakest point — municipal administration?

Lord Bryce, who stung us into consciousness of our short-comings thirty years ago by his entirely deserved strictures on our state and city governments, in the preface to the 1910 edition of the "American Commonwealth," says: "All I have seen and heard during the last few years makes me more hopeful for the future of popular government. The forces working for good seem stronger to-day than they have been for the last three generations." Later (Vol. I, p. 655), in bringing his criticism of our cities up to date, he continues: "No one who studies the municipal history of the last decades will doubt that things are better than they were twenty-five years ago. The newer frames of government are an

improvement upon the older. Rogues are less audacious, good citizens are more active. Party spirit is still permitted to dominate and pervert municipal politics, yet the mischief it does is more clearly discerned and the number of those who resist it daily increases."

In the interval since 1910 it can hardly be questioned that still further progress has been made in raising the standard of our public service.

In short, while much remains to be done, and Americans have little cause for complacency in this direction, there is no reason for despair — no reason for predicating fundamental American inferiority either mental or moral.

Most of us who have had the bringing up of a child know that the way to protect his digestion is not to hide the sugar bowl, but to teach him self-restraint. Even so, where local, state or national government falls short of our ideals, the way to bring about improvement is not by curtailing authority and hampering governmental action, but by making officials increasingly responsible to the electorate. Select the highest type of man and give him more power, that he may do good, not less, for fear of his doing evil. Then hold him strictly responsible for the success or failure of his administration. And this is coming more and more to be the position of forward-looking American thought.

If a thing needs to be done and a host of British, German, Belgian, French, Italian, Austrian and Australasian officials have proved honest and efficient enough to do it successfully, no self-respecting American ought to say: "We cannot do it here."

As a matter of fact, the present New York tenement house law offers quite as many opportunities for corruption as would a municipal housing enterprise — many more than a government loan. And yet everybody

knows, those who oppose constructive housing legislation best of all, that the New York tenement house law has been honestly and efficiently administered and has accomplished a vast amount of good.

From all of which it appears that there is no insuperable obstacle to a policy of constructive housing legislation in the United States if and when the people decide they want it.

CHAPTER VIII

OUTLINE OF A COMPREHENSIVE HOUSING POLICY FOR THE UNITED STATES

I. WHICH OF THE FOUR TYPES OF CONSTRUCTIVE HOUSING LEGISLATION SHOULD WE HAVE?

WE have seen that there is no essential difference between our housing needs and those of foreign countries, that constructive housing has proved beneficial to them, and that no insuperable obstacle exists to its being tried in the United States. If our reasoning is correct, constructive housing legislation is coming, not simply for war emergency purposes, but as a permanent policy. We could not stop it if we would. But we may be able to guide its development. It has many varieties. Which should we encourage? What type or types stand out because of intrinsic superiority, or greater congeniality to our peculiar institutions, or greater appropriateness to our special circumstances?

As to the four main types of government aid,¹ we do not hesitate to assert that any well-thought-out policy for the United States would include all three positive types. It should quite possibly also include the negative type — that of tax exemption.

In degree of social and industrial development, in-

¹ 1. Direct state or municipal housing. 2. Loans to non-commercial housing companies. 3. Loans to individual workingmen. 4. Tax exemptions for houses of approved standard and rental. See Chap. V, pp. 137-139.

cluding the development of congested slums and an underpaid proletariat, we stand midway between the countries of the old world and the Australasian colonies. We have still enough left of hope and opportunity for the ambitious workingman of more than average ability, to make it incumbent on us to develop a plan of loans to the individual wage earner with home-ownership as the goal. This is in line with American traditions and what we like to think of as still the typically American state of things. Yet we must not shut our eyes to the truth that there are millions of wage earners without the opportunity or the initiative to profit by such an arrangement—too poor to lay by even the small sums necessary to acquire a home on the easiest conceivable terms, too ignorant to understand the ways and means, too much numbed by the whirl of the great machine in which they are tiny cogs to develop the driving power, predestined to be tenants all their lives. Yet these are the people who, most of all, need help, whose children, most of all, need the stimulus of good home conditions. For them, municipal houses, or houses built and rented by a limited-dividend public-welfare association, present the only solution.

As between the two forms just cited, a careful examination of European experience shows that housing reform flourishes best when both forms are allowed to develop side by side. The very controversies that rage between their respective advocates redound (as in England) to the public good. Each side strives to make a better showing than the other in order to prove its case. Municipal housing has tended to standardize the work of the private associations, while their influence has tended to keep down cost and encourage flexibility. The advocates of private initiative gloomily predicted that

it would be stifled by governmental competition. The exact reverse appears to be the case. No one familiar with the tremendous growth of private associations in England and Germany, where municipal activity has been greatest, can question the truth of this observation.

We have already laid down the principle that the existing conditions in the United States do not justify (if any conditions anywhere justify) the injection of any form of disguised poor-relief into constructive housing activities. There should be no subsidies to perpetuate low wages, no levy on the over-burdened taxpayer — no robbing Peter to pay Paul. Municipal housing schemes should be exactly and automatically self-supporting. The rent should vary with the state of the balance sheet. Housing loans whether to societies or to individuals should also be exactly self-supporting. The interest should be calculated to pay charges and provide a sinking fund for the repayment of principal. Whether the community for the sake of improved health and citizenship, might legitimately contribute the cost of administration of a loan, or negatively deprive itself of potential assets by tax exemptions, is open to argument. Much may be said on both sides.

Assuming the general aims in view, the precise way of attaining them must be worked out eclectically and with much patience. It is our task to retain the good and reject the evil, but it is not so simple as choosing between abstract good and bad. We are concerned with what is likely to prove good under our special local conditions, in view of our peculiar institutions, bodies of law, and habits of thought. No housing law exists which we could transplant as it stands. A tremendous amount of adjusting and adapting must be done. Yet the very difficulties of the problem are stimulating, once

we are convinced that a solution is possible and very much worth while.

2. RESTRICTIVE HOUSING LEGISLATION

(1) *To be Developed Simultaneously*

It may be confidently asserted that any comprehensive plan looking to an even tolerably satisfactory solution of the housing problem in the United States must include the *simultaneous and correlated development of restrictive and constructive housing legislation* in their most effective forms. Thus far we have failed in this country because we have had only restrictive laws. The two types are in no sense antagonistic, but are mutually complementary, and neither can be satisfactorily enforced without the other.

Restrictive housing legislation alone will not do, because no restrictive law can set satisfactorily high standards, or having set them, dares enforce them, *unless or farther than constructive housing legislation is simultaneously supplying the demand for dwellings of the required standard and rental*. Otherwise those intended to be benefited would be deprived even of the apologies for houses they now possess. Increase of wages by itself will not meet the difficulty, as Henry Ford amply proved by his experience in Detroit. The landlord will merely raise rents to correspond.

On the other hand, constructive housing legislation alone will not be sufficient. We must have minimum standards. We must prevent the creation of new slums and work for the gradual elimination of those we have. It would be impossible for government aid, direct or indirect, to supply *all* the houses needed by wage earners. Unless prevented in the interest of public health, there

would always be a residuum of people — the unfortunate, the ignorant, the shiftless, the miserly, the physically, mentally or morally subnormal — who would be willing to live in cellars, or dark rooms, in filth and dilapidation, to save a few dollars a month of rent. And there would always be a residuum of landlords who would put on no repairs and make no improvements until forced to do so by the heavy hand of the law.

(2) *The Veiller Model Law*

As was shown in Chapter III, the standards of restrictive housing legislation have been very carefully worked out by Mr. Veiller in his Model Law, which was published in 1914 and based on the combined experience of the country to that date.

The state is accepted as the best unit for legislation, and it is justly urged that no state should be contented with a tenement house law, but should protect all the homes of all the people by a housing law. The health of those living in one-family and two-family houses is as important as that of persons living in multiple dwellings, even though it is less widely endangered.

National legislation along restrictive lines is impossible, and local legislation should be resorted to only as a temporary expedient pending the adoption of a state law, or to impose higher standards than those set by the state law.

3. CONSTRUCTIVE LEGISLATION, NATIONAL, STATE
AND LOCAL

(1) *National Legislation*

It is the writer's belief, based especially on the British experience, that housing and town planning should be

bound as closely together as possible. This union will appear clearly in the state and local legislation and administration to be discussed later. Nationally, the situation is different, for it would be as impossible under the constitution for a national body to exert jurisdiction in town planning as it would be in restrictive housing legislation. National town planning legislation is out of the question. On the other hand the National Housing Commission might and should include proper town planning among the requisites for eligibility to a housing loan.

A. National Housing Commission

The National Housing Act to be passed by Congress would provide for a National Housing Commission of, say, seven members, four ex officio and three appointed by the President. The Commission should be under the Department of Labor. The ex officio members should be the Commissioner of Labor Statistics, the Chief of the Children's Bureau, the head of the Public Health and Marine Hospital Service and, perhaps, the Comptroller of the Currency. Of the appointed members, two should serve without pay, but should receive expenses when attending meetings of the Commission, which would take place at least once a month. The third appointed member should be Chairman of the Commission, should devote his entire time to it and should receive a salary of \$7,000 or thereabouts, as is customary in federal offices of similar importance.

(a) The functions of the Housing Commission should bear a certain analogy to those of the Federal Board for Vocational Education (U. S. Statutes at Large, 64th Congress, Session II, Chap. 114, approved Feb. 23, 1917), in that both would be concerned with the allot-

ment of funds to the several states and the imposition of standards through the power to grant or withhold those funds.¹

The Vocational Education Act also stipulates that federal money shall only be allotted to those states which spend the same amount, dollar for dollar, for the specified object. The same stipulation should be made in the case of the Housing Commission.

The vital distinction between the allotments under the Vocational Education Act and those under the proposed Housing Act would be that the former are gifts and the latter loans. Every cent given out by the Housing Commission is repaid, principal and interest.

The reason for confining loans to states with housing commissions will be discussed under state legislation.

Grants should be made to applicants investigated and approved by their own State Housing Commission. These applicants would be of two main classes — municipalities, or other local authorities planning a direct housing development, and limited-dividend housing companies. These might be civic or philanthropic or coöperative or industrial (i. e., formed by employers), but should never be commercial. It is possible, of course, that individual applications from workingmen should be received and handled in the same way. For many reasons, however, it will be better to link them up with the postal savings deposits and handle them separately.

(b) The money loaned by the National Housing Commission should come from a national housing fund and all interest paid and principal repaid should go

¹It is clear that such a commission as is here described would combine some of the functions of the British Local Government Board with some of the functions of the Public Works Loan Commissioners, if we seek a foreign analogy.

back into the fund. It should be held by the Treasurer of the United States separate from other moneys. Before the war, one hundred million dollars would probably have been the maximum that any responsible person would have proposed for such a fund. Judged by human needs and by the policies of other governments (it is proposed in Great Britain for the government to spend a billion dollars after the war in housing) and by the general enlargement of our horizon which the war has brought about, it would not be extravagant to fix five hundred million as the amount of the fund. It should be raised by the issue of government bonds, which in normal times ought to be floated at 3 per cent. How soon interest rates will return to normal after the war cannot now be predicted. The issue should be spread over a minimum period of five years, with a limit of a hundred million a year. That would take care of urgent needs, and future legislation could be trusted to provide for subsequent bond issues, whether on the same or a smaller scale.

This is not to be regarded as a "welfare" or philanthropic measure which might wisely be postponed till a later period after war debts have been paid off. It is, on the contrary, a *sine qua non* for being able to pay them off, a part of the necessary reconstruction and readjustment which must follow the war if we are to have industrial contentment and prosperity and keep our place among the nations of the world. If we neglect it, through short-sighted economy or indifference, we shall pay the price many fold.

In the interest of this same reconstruction, it would be well that the Housing Commission be permitted to make loans to municipalities for slum clearance schemes

under the same conditions. It might be wise to stipulate, as in the British law, that any municipality receiving a loan for such a purpose shall engage to build new housing accommodations for the number of persons displaced by the clearance scheme.

The rate of interest at which loans are made should be just enough to cover the interest charged on the bonds and the expense of their issue. The time should not exceed forty years in view of our comparatively unsubstantial style of construction. The Italian Government, it will be remembered, makes loans for fifty years, and the British Government up to eighty.

The percentage of the amounts loaned to the total should be fixed by the Commission in each case on its merits, but probably should never exceed 40 per cent.¹ When the equal amount to be contributed by the state is added, this would leave 20 per cent. to be raised locally. That such a proportion is not excessively liberal will be indicated by the many foreign examples quoted where the percentage lent ran from eighty-five to one hundred.

There might be some question as to the security. The Federal Government, as the most distant creditor (and consequently most in need of protection), might hold the first mortgage and the state the second, or (and, perhaps, preferably) the state could make itself responsible for the repayment to the Federal Government and would therefore hold a first mortgage for the whole amount.

This is probably all that it is necessary or desirable to include in a federal housing law, except that the Commission should undoubtedly be a center of authoritative information on housing and town planning.

¹ A possible exception is suggested on page 271.

B. Postal Savings Deposit Loans to Individual Workingmen

Supplementary to this, we ought to have an amendment of the Postal Savings law (61st Congress, Sess. 2, Chap. 386), similar to that proposed in the Buchanan bill already alluded to in Chap. VI (H. R. 8472, 63rd Congress), permitting the loan of some safe amount, perhaps 20 per cent., perhaps more, of the postal savings deposits to individual workingmen desirous of building their own houses. The details might be worked out in various ways, but it is to be hoped that the New Zealand procedure will be followed as closely as possible, because of its admirable simplicity. A loan should probably never exceed \$2,500 and the total value of house and land should not exceed \$3,000. The recipient should be a manual or clerical worker, whose annual income is not in excess of \$1,200. Some authorities believe that such a stipulation would be thrown out by the courts as class legislation in this country and that the limitation of the amount of the loan and value of the house, together with the proviso that the borrower may own no other real estate, would produce the same result. That it would answer the purpose, may be approximately true, but the income proviso is better if it can be secured.

As postal savings deposits only receive interest at the rate of 2 per cent. (Sec. 7), it follows that loans could be made from these deposits at a very low rate of interest. The banks where they are deposited pay only $2\frac{1}{4}$ per cent. on them. (Sec. 9.) The individual borrower ought to pay 3 per cent. if prompt, $3\frac{1}{2}$ per cent. if dilatory. (Cf. New Zealand provisions.)

The borrower might well make his application through his post-office as in New Zealand, but this application should be passed upon by the nearest local housing board.

In states where such bodies had not yet been created, it would be necessary for a federal agent of the Postal Savings Fund Trustees to make the inspection. The loan might then be handled by the nearest bank receiving postal savings deposits, but the writer believes it would be better to have it managed from Washington under the Board of Trustees of the Postal Savings Fund, who would have at their disposal for this purpose the 20 per cent. (or whatever percentage was decided upon) of the total deposits.

The time of the loan should not in any case exceed thirty years, and insurance on the Belgian plan should be compulsory, except perhaps in the rare cases where the borrower had no wife or dependent children to whom the house ought to revert in case of his death. The appropriateness of having the savings of the people used for the benefit of the people in the way suggested, rather than for the benefit of the local banks where they are deposited as at present, is too obvious to need elaboration.

C. Housing Loans by National Banks

Another possible piece of federal legislation suggests itself, namely an amendment of the Federal Reserve Act which would permit national banks to make housing loans. At present some (not all) such banks are permitted to invest up to 25 per cent. of their capital and surplus or one-third of their time deposits in loans on real estate; but the property must be improved and unincumbered, the loan must not exceed 50 per cent. of its value, and the time for farms may not exceed five years, or for any other form of real estate, one year. Of course such stipulations bar out housing loans. If banks were permitted to make housing loans for twenty-five years to municipalities or housing companies at current rates of

interest, and to employ in such manner even 5 per cent. of their capital and surplus, it would release a large amount of money. But it would probably require a good deal of educational work among directors to bring them to see the wisdom of it.

D. Amendment of the Farm Loan Act

The last likely source of funds dependent on federal legislation would be provided, if the Farm Loan Act (approved July 17, 1916) were amended to permit housing loans on similar terms. The farm loans are for a maximum period of forty years (Sec. 12, Sub-sec. 2), and at a maximum rate of interest of 6 per cent. (Sec. 12, Sub-sec. 3). The fourth sub-section of section twelve, defining the purpose for which loans may be made, would be the one primarily to be amended, but if the privilege were to be of much use, the fifth sub-section, which limits loans on land to 50 per cent. of its value and loans on improvements to 20 per cent., would have to be made more liberal towards improvements.

This extension of farm loan privileges has been a good deal discussed. In recent conventions of Building and Loan Associations the opinion has been expressed that such a development is inevitable and that they should prepare themselves for this form of competition. The writer is convinced that government loans and Building Loan Associations can be made to work together to the great advantage of the wage earning population, and that any resulting competition will be stimulating rather than destructive.

Take this suggested amendment of the Farm Loan Act. Suppose it permitted a first mortgage loan of 50 per cent. of the value of the house and land to be repaid

in thirty years, repayment of principal not to begin till after the expiration of fifteen years. The borrower would be required to own his lot or to have 10 per cent. of the total amount on hand to start with. The remaining 40 per cent. he could get from the Building and Loan Association on the usual terms, except that the association would have to content itself with a second mortgage in exchange for the stability offered by a transaction under government supervision. During the first fifteen years then, the borrower would be paying off the second mortgage and paying interest on the first. While during the second fifteen years he would extinguish the first mortgage.¹

(2) State Legislation

Every state should have a restrictive housing law, a constructive housing law and a town planning law. These might be three separate statutes or might be included as Parts I, II and III of the same statute.

A. Administration. State Housing and Town Planning Commission

In either case administration should be centered in a State Commission of Housing and Town Planning.

The usefulness of such a standardizing force would be so great that the writer believes the very strong stimulus toward its creation should be used of refusing federal

¹ The reasons why the Building and Loan Associations as they now exist do not meet the needs of lower paid workingmen are (1) that they require their loans to be repaid within a period too short for the saving capacity of that group and (2) that their rate of interest is too high. The above plan would greatly widen their sphere of usefulness by removing the first difficulty, but the lowest paid group of all should have recourse to the loans at lower interest rate made possible by amending the Postal Savings Deposits law as suggested on page 266. See also Chap. VI.

loans to states which have not created such commissions. The precedent has been established by the Vocational Education Act already quoted, which in Sec. 5 requires the creation of a specified state board as a prerequisite to the receipt of federal grants, as well as a dollar-for-dollar expenditure by the benefited state.

The Commission should have three experts, one a town planner, one a sanitarian, the other a housing specialist and by preference an architect. Their special provinces should be the three statutes or parts of statutes enumerated. This is approximately the method employed by the British Local Government Board. With the exception of the experts and the executive officer, the members of the Commission should be unpaid. Membership should be considered an honor, and the highest type of citizen should be chosen. There are plenty of examples to be found at home and abroad of valuable services by unpaid boards.

The relation of the Commission to Local Housing and Town Planning Boards should be in general that of a State Board of Health to Local Boards. But that varies from almost complete centralization to the merest advisory relationship. The writer confesses to a belief in the superior efficiency of centralization. At all events the State Commission should have as much authority as the California Commission of Immigration and Housing, which is allowed to make inspections and investigations all over the state and to enforce restrictive housing laws where local authorities have failed to do so. The Massachusetts situation is certainly a source of weakness, for the town planning boards, although created by the Homestead Commission, are quite independent of it, except so far as they voluntarily treat it with filial respect. No legal authority exists.

B. Functions

The functions of the State Commission in regard to the enforcement by local authorities of the restrictive housing law need no special explanation. It should, as above stated, have power to act when the local authority has failed to do its duty. Its relation to local town planning should also be reasonably clear. It should have the power, moreover, new to the United States, of accepting or rejecting town planning or development schemes worked out by local boards or groups of boards — such a power as is exercised by the Local Government Board in Great Britain or by the Department of Municipal Affairs or other provincial authority in Canada.

In regard to the constructive housing law, the Commission would concern itself with the investigation and approval or disapproval of constructive housing schemes by municipalities or associations and with their financing.

C. Funds

There should be a state housing fund corresponding to the national housing fund, raised through the issue of state bonds. These would bear a somewhat higher rate of interest than national bonds, which would vary in different states.

As suggested before, for an approved scheme, the National Commission could loan 40 per cent., the State Commission an equal amount, and the municipality or association would be required to furnish 20 per cent. If it was especially desired to encourage municipal undertakings, the Federal Government could match its dollar against a combined state and local dollar. Thus a large city, with financial resources proportionally greater than those of the state, might furnish 35 per cent. of the required capital, receiving 15 per cent. from the

state and 50 per cent. from the National Commission.

In a state where it was especially desired to stimulate the work of housing companies, the Canadian plan of guaranteeing 85 per cent. of the bonds of an approved association is commended as simple and effective.

In any state where state insurance exists in connection with workmen's compensation, or where it may develop in the future in connection with health, invalidity or old age insurance, a certain proportion of such funds should be invested in housing loans.

A certain proportion of the deposits of savings banks should also be made available for this purpose.

It must not be forgotten that some of the most important functions of the State Commission will be educational. It must act as a distributing center of information, a restrainer of irresponsible experiment, and a stimulator of laggard communities. It should be able in its turn to call on the National Commission for authoritative information, but it is not subordinate to that commission, except in so far as the federal hold on the purse strings produces a strong inducement to conformity.

The experience of Massachusetts suggests that some states at least will have to amend their constitutions before they can pass constructive housing laws.

It is not desirable as a permanent policy that the State Commission should itself carry on housing enterprises, but it might very well be permitted to conduct one or more demonstrations, as the Massachusetts Homestead Commission is now doing, to furnish an object lesson to overcome the timidity or inertia of cities and societies.

(3) *Local Legislation. Housing and Town Planning Boards*

The same statute which creates the State Commission

of Housing and Town Planning should also provide for the appointment of Local Housing and Town Planning Boards under its jurisdiction.

These boards, like their Belgian prototypes, the *Comités de patronage*, should be unpaid, though in the larger cities they should doubtless be provided with a salaried secretary. They should cover the whole territory of the state, not simply cities and towns of ten thousand inhabitants and over, as in Massachusetts. Rural housing and rural planning are of very great importance. It is easier to prevent the evils of congestion than to cure them. Probably the county should be the unit in rural districts, as township boards would be too numerous for efficiency.

It should be made the duty of the Governor or of the State Commission of Housing and Town Planning to appoint these boards in any case where the local authority failed to act. The instance has already been cited of the Mayor of Fall River, who declined to appoint a planning board and said, "What are you going to do about it?" Under existing Massachusetts law, no one can do *anything*.

The Housing and Town Planning Board should be composed of persons of local prominence in and out of public life — the health officer, the mayor, a well-known architect, an official of the Central Labor Union, at least one woman active in civic betterment, a leading business man, a public-spirited clergyman. The importance of its rôle can hardly be overestimated. The board is at once official and unofficial. It is thoroughly local, but it has behind it the authority of the State Commission. It must investigate local conditions and make known what it finds. It must educate the community to the dangers of bad housing and the possibilities of good housing.

The relation of the local boards to the restrictive housing law should be to aid its enforcement by the local authorities, and where these do not function properly, report the fact to the State Housing Commission. This local guardianship will obviate the necessity of the State Commission's maintaining a large force of inspectors.

Under the town planning law, the boards should gather data and make plans, as is now the case in Massachusetts. But they should have the power while a plan is being prepared, to call a halt on activities in contravention of that plan, until it has been approved or disapproved. If the State Commission approves it, the plan becomes binding until altered by the same authority. Among the planning powers of the board, should be that of drawing up slum clearance schemes.

It is plain that the granting of final town planning authority to a state commission will involve a rather serious departure from American home rule practice. The path of least resistance would be to submit the plan drawn up by the local board to the voters for their approval or disapproval. Perhaps that will be the way chosen, in spite of the obvious fact that an electorate is ill-fitted to pass on such a highly technical matter. That would reduce the functions of the State Commission to the educational and advisory. But even so, with a yearly conference, such as is provided for in Massachusetts, and the yearly report from the local board, and above all with the State Commission's town planning expert ready to give advice or assistance to local boards when requested, its sphere of usefulness would be fairly large.

Under the British and Canadian system extensive local hearings are held while the plan is being made, and further hearings before it is approved by the central

authority. An exactly similar procedure was followed in New York in regard to the zoning ordinance.

One great difficulty of the home rule system would be in the preparation of plans involving two or more local jurisdictions. The State Commission should surely be given authority in case of disagreements of this kind.

Under the constructive housing law, the local board is responsible for the existence of a sufficient supply of workmen's houses of acceptable standard and cost. It must make and keep up to date a survey along these lines. Where a deficiency exists in quantity or quality, it must take steps to overcome it. It may encourage the formation of non-commercial housing companies, where they do not already exist, and aid them in selecting good plans and in obtaining state and federal loans. It may do the same for employers or for coöperative housing companies composed of workingmen. It may recommend and secure the adoption of a policy of municipal housing — whether in the form of tenements or suburban cottages. It may encourage individual borrowing and building by workmen, and help in securing the necessary loans. It may and should keep on hand a collection of plans and specifications of good inexpensive houses, for the benefit of workmen and associations.

The state constructive housing law should contain an enabling clause providing that cities may issue bonds to a specified limit for housing purposes if their projects obtain the sanction of the State Housing and Town Planning Commission.

(4) Needs of Different Economic Groups

It should be noted that, in the foregoing outline of a housing policy, an effort has been made to meet, with-

out going beyond, the housing needs of the several economic groups. The lowest economic group will have rented houses or tenements provided by cities and housing companies. Individuals aspiring to home ownership, with an income not exceeding \$1,200, are to have the benefit of low interest rates and long time payments made possible by the release of Postal Savings deposits. While there is, of course, no hard and fast lower limit to this group, it is safe to say that nearly all who take advantage of the opportunity will be those whose incomes are from \$1,000 to \$1,200. An overlapping group — say those with incomes from \$800 to \$1,500 — might attain group ownership through co-partnership methods, if they could be induced to try it. Those with incomes over \$1,200, debarred from the privileges of the Postal Savings deposits law, could have the same privileges as to time at the higher interest rate offered under the suggested amendment of the Farm Loan law. No income limit has been suggested for borrowers here, because the matter would automatically adjust itself. No special interest privilege is offered, only one of time, and presumably a person financially able to pay for his house in fifteen years would prefer doing so to spreading it out over thirty. It is quite possible, however, that some limit as to the amount of the loan and the value of the house should be included in the proposed amendment. As has already been stated, persons with incomes of from \$1,500 to \$1,800 and over can get on very well under present Building and Loan Association methods without special legislation in their behalf.

4. CONCLUSION

We have now arrived at the end of our journey. In the course of it, we have endeavored to suggest that the

housing of its unskilled workers is America's next great problem — that our national future will be one of progress or of decadence according to the way in which we handle it. Never again shall we go back to the *laissez-faire* attitude, "the-whatever-is-is-right" philosophy of the days before the war — nor should we wish to. Never again will the great mass of our working people be content with just enough to eat to ward off starvation and four walls and a roof to keep out the rain. We have won this war in trench and shipyard, in wheat-field and munition factory by the sweat and the blood of our working people. What the rest of us could have done without them would be a drop in the bucket. They will deserve and they will get a square deal — a much squarer deal than they have ever received before. Incidentally, if they are not given it, they will take it; but most of us do not believe it will come to that in the United States.

If after the world is made safe for democracy, democracy is to be made safe for the world, if we are to hold our own in free competition with the other peoples of the earth, we must do so by improving our own brand of citizenship in health, in intelligence, in morals, in individual efficiency, in patriotism. We must begin not merely in childhood, but in baby-hood and before the baby is born. And no other single agency — not even the baby clinic or the public school — exerts such an influence for good or evil as the home that forms the baby's almost exclusive environment. We are not going to be content to have a third of our young manhood physically unfit, by the standard of the recruiting office. We are not going to be content with an infant mortality rate twice as high as that of Australia and New Zealand. We are going back to being what we once really were — a land of promise and a land of homes.

APPENDIX A

HOUSING ASSOCIATIONS IN THE UNITED STATES

THE progress of a reform movement depends on two factors — the virtue of the cause and the efficiency of the organization behind it. The second factor often outweighs the first.

Better housing is one of the primary needs in the United States to-day, but the mechanism so far developed for meeting the need is relatively feeble.

The ideal organization would be a national association with adequate financial resources under which should be forty-eight state associations, each having its group of local branches. Labor organizations, federations of women's clubs, medical and other professional groups, are built on such a skeleton. The anti-tuberculosis movement makes an approach to it. Housing lags far behind. Housing reform organizations are comparatively recent everywhere. The French national association, *Société française des habitations à bon marché*, was founded in 1889. The German national organization, *Deutscher Verein für Wohnungsreform*, dates only from 1904. The British National Housing Reform Council, now called the National Housing and Town Planning Council, is also a late-comer.

I. NATIONAL HOUSING ASSOCIATION

Our own National Housing Association was organized in 1910. Its headquarters are in New York (105 East 22nd Street). Its president from the start has been Robert W. de Forest, and its secretary, director and inspiring genius Lawrence Veiller. The board of directors represent various sections of the country. The N. H. A. has always been handi-

capped by lack of funds. In spite of this, thanks chiefly to the energy and ability of Mr. Veiller, it has accomplished a great deal. Its activities fall under four heads: (1) Annual Housing Conference, (2) Publications, (3) Correspondence, (4) Field Work.

(1) Annual Conference.

The three-day conference, which brings together two or three hundred out-of-town delegates, many of them persons of distinction, has a big educational effect on the city where it is held. New York, Philadelphia, Cincinnati, Minneapolis, Providence, Chicago and Boston have had these conventions in the order named.

All sessions are open to the public. Local people attend in large numbers if the local committee's work has been well done. The local press reports the addresses. And later comes the bound volume of proceedings to crystallize the impression and preserve what was of permanent value. Meanwhile the delegates have carried home to their several communities the inspiration they have gathered from the conference.

(2) Publications

The printing of the proceedings of the annual conference (under the title of *Housing Problems in America*) brings us into the second class of activities. The N. H. A. also issues a pamphlet quarterly, *Housing Betterment*, containing news notes of housing activities throughout the United States and Canada, and to a certain extent throughout the world.

Besides these regular publications, the N. H. A. issues monographs from time to time by various authors on housing subjects. Over fifty have appeared so far.

(3) Correspondence

Thousands of individual letters are sent out yearly from the New York offices. In many cases this correspondence

has given advice, encouragement and directive force to very important local movements. In its most fleeting contacts, it serves as a distributing center of housing information.

(4) Field Work

Field work has been hampered by the lack of funds to provide a field secretary during a considerable portion of the association's life. Mr. Veiller has to limit his own trips to important centers where a housing campaign is already under way. The service his great experience enables him to render in these trips is, however, of the very first order.

The National Housing Association needs three things: (1) More money to enable it to enlarge and perfect its present activities. (2) A broader point of view. It has been in the past too exclusively interested in securing restrictive legislation. When the need of new houses could no longer be ignored, its individualistic bias kept it blind to the larger possibilities of community action. (3) The third need is an organic relationship to state and local housing societies. This is not even a subject of discussion at the present time, but it ought to be.

2. STATE HOUSING ASSOCIATIONS

Leaving out certain paper attempts at organization, which never emerged from that stage, there are three state housing associations, those of New Jersey, Pennsylvania and Indiana. The Indiana Housing Association dates from 1911, the other two from 1913. All three have done propaganda work through public meetings and literature and have aided in securing and preserving restrictive legislation. All three have led a struggling existence owing to almost total lack of funds, and none of them has a paid secretary or an office of its own.¹

¹ Since this paragraph was written a state housing association has been organized in Iowa and is working for a state-wide housing law.

3. LOCAL HOUSING ASSOCIATIONS

Early in 1917 the files of the National Housing Association (the only source of information on the subject) contained the names of one hundred and sixty-one local organizations concerned with housing in the United States. Only a handful are independent housing associations, the rest being housing committees. The organizations to which these committees belong fall under three main groups, mentioned in the order of their importance: (1) Chambers of Commerce, (2) Associated Charities, and (3) Women's Clubs. Thirty-one were very recent Chamber of Commerce Committees organized to cope with house famines in war industry centers. The following year saw many more of these.

A study of the material relating to the older 130 showed that 18 were certainly and 46 probably dead, 40 more were doubtful, and only 26 were certainly alive. Even these were alive in varying degrees, and perhaps only one, the Philadelphia Housing Association, has come within sight of realizing what a local housing society ought to be and do.

The work of local organizations falls under five heads.

- (1) Investigation — the housing survey.
- (2) Educational propaganda — lectures, exhibits, publications, etc.
- (3) Framing and passage of legislation — always restrictive, so far.
- (4) Law enforcement — usually through reporting cases of bad housing to health and building departments and following them up till remedied.
- (5) Supplying houses — organizing housing companies. The actual building of the houses is the work of an incorporated stock company, which must not be confused with the propagandist housing association or committee, which, perhaps, brought it into being.

The recent Chamber of Commerce committees have been almost wholly concerned with the fifth activity. The earlier Chamber of Commerce committees, as well as those of

the social service and women's organizations, generally confined themselves, with varying emphasis, to one or more of the first four. Normally, the several activities followed each other in the order given.

*Tenement House Committee, Charity Organization Society,
New York*

This is the oldest existing housing agency in the United States, and the one with the greatest achievements to its credit. It has already been told (Chapter III, p. 78) how it was organized in 1898 on the suggestion of Mr. Veiller, and how, under his leadership and that of Mr. de Forest, it secured the passage of the New York Tenement House Act of 1901, and the installation of the Tenement House Department in the city government, how it watched over the administration of the law and secured the regeneration of the department when it fell into unworthy hands, how it still stands guard and visits Albany yearly to prevent the weakening of the law. The creation of the National Housing Association is due to its initiative, and for years Mr. Veiller divided his time between the two. Their offices are still adjoining.

Tenement House Committee, Brooklyn Bureau of Charities

This is a smaller and later edition of the New York C. O. S. committee and follows a similar policy in the borough of Brooklyn.

Philadelphia Housing Association

(Originally called the Philadelphia Housing Commission.) This is the only instance we have of an independent local housing organization which has shown its ability to live through a decade. It was founded at a meeting called on Sept. 8, 1909, by the Octavia Hill Association, which felt that its proper functions as a building, managing and renting organization were suffering from the investigating and legislative work it was constantly called upon to divert its

energies to. The representatives of forty organizations took part in this meeting. (See 13th Annual Report Octavia Hill Association, Jan. 1910.) The objects of the new society were defined as follows: Investigation of housing conditions, enforcement of law, enactment of additional legislation, and education of the public in housing matters. This last has been particularly well done through lectures, exhibits and a remarkably effective output of literature in leaflet form.

In the field of legislation, the organization has had an eventful career. The framing and passage of the 1913 housing law for first class cities (See Chapter III, p. 83) was its work, as was the long fight with Councils to have the law put into effect, the veto by the Governor of the machine-made substitute act, and the passage of the compromise law now in force. It is also responsible for the specialized bureau in the Health Department, which administers the law.

The Philadelphia Housing Association was fortunate in having Bernard J. Newman for its executive officer through its formative years. He has recently been succeeded by John Ihlder, formerly field secretary of the National Housing Association. Under Mr. Ihlder's guidance it has taken an active part in grappling with the house famine produced by the sudden development of Hog Island and other war plants.

San Francisco Housing Association

If the Philadelphia Housing Association is our best example of a local organization working with a paid executive and fairly adequate funds (\$9,000 to \$10,000 a year), the San Francisco Housing Association is our best example of accomplishment through volunteer effort only, with a budget of a few hundred dollars to cover postage, stationery and a little printing. It was organized in April, 1910, and played an important part in securing the state-wide Tenement House Acts of 1911 and 1913, Senator Lester G. Bur-

nett, who was their sponsor in the legislature, being a member of the executive committee of the Housing Association. The secretary, Alice S. Griffith, was carrying on meanwhile a really admirable law-enforcement campaign against heavy odds. Since the establishment of the State Commission of Housing and Immigration, the Association has become quiescent. It published two annual reports during its period of activity.

The San Francisco Housing Association teaches two things: (1) that where proper financial support is not forthcoming, a volunteer organization may yet accomplish worth-while work, and (2) that no organization depending entirely on volunteer work will endure long as an active force.

The San Francisco Housing Association, though it does not exclude individual membership, is really a joint committee of delegates appointed by a group of organizations interested in housing. The Philadelphia Housing Association began similarly, but developed a fairly large individual membership in addition to something like eighty coöperating agencies.

Cincinnati and Chicago

The Cincinnati Better Housing League has a paid executive and may be said to be modeled on the Philadelphia lines, while the Chicago Housing Council is more like the San Francisco Association. Its membership is limited to women's organizations. Both date from 1916, and it is still rather early to make statements in regard to their usefulness.

Housing Committee, Minneapolis Civic and Commerce Association

This has been one of the live committees attached to other organizations. It dates from 1912, when Otto W. Davis was brought from Columbus, Ohio, to be its secretary.

It made investigations, issued pamphlets, compiled com-

parative legislation charts, got the National Housing Conference to come to Minneapolis, secured town planning and zoning action, and finally in 1917 got the best restrictive housing law through the legislature that has so far been enacted anywhere, the model law with improvements.

Committee on Housing, Cleveland Chamber of Commerce

This is an old organization, as such things go, dating from 1902. It has had a paid secretary and done substantial work. During its early years it made investigations and published the results and made unsuccessful attempts to secure legislation. In 1914 it drew up the tenement house code, known as the Sunlight Code, and secured its adoption in 1915 by the City Council. (See Chapter III, pp. 89, 90.) It also secured the establishment of a Bureau of Sanitation in the Health Department, and its own secretary, Mildred Chadsey, was made the Bureau's first head. More recently, the committee has been interesting itself in a project for financing building of workmen's homes. (See Chapter IV, p. 130.)

Housing Committee, Federated Charities, Baltimore

This committee dates from 1906 and has had alternate periods of activity and quiescence. It has investigated, issued reports, helped secure sewers, and agitated for a housing code.

Housing Committee, St. Louis Civic League

Starting work in 1907, this committee investigated and published (see Chapter II, pp. 54, 55), and after six years of effort secured a tenement house code (1913).

Housing Department, Women's Municipal League, Boston

From 1910 to 1917 this organization worked patiently at law enforcement. Its inspectors investigated cases of bad housing, reported them to the health or building department and followed up with reinspections till action was secured. In this way it accumulated much information on

housing conditions which from time to time it gave to the public. It made one incursion into the legislative field in 1914, securing an amendment to the building law concerning the occupancy of basement and cellar dwellings. In the autumn of 1917, it launched a campaign for a housing law on the Veiller model and a housing department in the city government to administer it. A commission appointed by the mayor has recently drawn up a housing code, which is now before the legislature.

Detroit, Columbus (Ohio), Louisville, and some other cities have had committees which were called into being to secure housing legislation, but disbanded after the object was achieved.

Housing Committee, Bridgeport Chamber of Commerce

This is a typical example of recent activities induced by house famines hampering war industries. Bridgeport, which had developed these conditions long before our own entrance into the war, was one of the first to act. The Chamber of Commerce Committee engaged John Nolen to make a housing survey and report to them. His report was published in August, 1916. ("More Houses for Bridgeport.") They then carried out his chief recommendation by launching the Bridgeport Housing Company with a capital stock of \$1,000,000, to build workmen's houses. For other examples see Chapter IV.

4. WHAT IS WRONG WITH THE HOUSING MOVEMENT?

Housing reform in the United States has produced three magnetic personalities, Jacob Riis, who first made us care how the other half lived, Albion Fellows Bacon, who won a housing law for her state by sheer, disinterested persistence, and Lawrence Veiller, the high priest of restrictive housing legislation.

And yet the housing movement remains anemic, the great bulk of people are indifferent. Why? Is it not because a negative appeal is never a strong one? Enthusiasm must

have something positive to feed on. Only a rare soul here and there can thrill about the dimensions of a lot-line court or the width of tread on a fire escape. And yet these dry details, translated into terms of human experience — sunlight in children's lives, safety from a fire tragedy — may be vitally important.

Those who are engaged in the anti-tuberculosis campaign know that the hospital which segregates advanced and hopeless cases does more good than the sanatorium which tries to cure incipient cases. But it is always the sanatorium, not the hospital, which appeals to the imagination of the general public. Without the sanatorium, the anti-tuberculosis movement could never have reached its present proportions.

May not the same be true of the housing movement? Is it not possible that the great awakening will come only when the popular imagination is stimulated by successful community action of a positive sort — homestead loans, garden suburbs, municipal cottages? Is it not possible that restrictive legislation itself will be carried in the wake of these things as it could never be carried by its own momentum?

APPENDIX B

OUTLINE OF A STATE LEGISLATIVE HOUSING PROGRAM

It is suggested that the state program be embodied in a comprehensive Housing and Town Planning Act in four parts:

- Part I Administration.
- Part II Restrictive Housing Provisions.
- Part III Constructive Housing Provisions.
- Part IV Town Planning Provisions.

Part I — Administration

This part would provide for a State Housing and Town Planning Commission of seven or nine members, appointed by the Governor and removable by him. Unpaid except for the executive officer and three experts along the lines indicated by Parts II, III and IV, respectively.

All mayors (or governing commissions) of cities and towns to appoint a local Housing and Town Planning Board, consisting of the Mayor, Health Officer and three citizens, to serve without pay. (See Massachusetts Law concerning Planning Boards, Acts 1913, Chap. 494, and Canadian Draft Act.) In cases of failure of local authorities to act, the State Commission to appoint.

The local board to report to and be subordinate to the State Commission.

Part II to be administered by local health officers and building inspectors, or whatever the existing local system may be. But in case of non-enforcement of law by them, the State Commission to have power to act (Cf. powers Cali-

fornia State Commission of Immigration and Housing in relation to the State Tenement House Act, amendment to Tenement House Act, 1915).

Local boards to report to State Commission on enforcement or non-enforcement of housing law by local authorities. (Cf. provisions of Belgian law and that of numerous countries modeled on it.)

Part III to be administered by the Commission and local boards, as will appear later.

Part IV to be administered by the local boards, subject to the approval of the Commission as per Canadian Draft Act.

Part II — Restrictive Housing Provisions

This part would be based on the Veiller Model Law, making such changes as were necessary to adjust it to local conditions.

Part III — Constructive Housing Provisions

The duties of the Commission under Part III would be educational, financial and supervisory. It should control a state housing fund derived from a sale of bonds, spread over a number of years (Cf. New Zealand, Prussian, Imperial German and other housing funds). The law should permit savings banks to invest a proportion (say 10 per cent.) of their deposits in housing loans, the State Commission to be the intermediary. (Cf. Belgian, French, Italian and other laws.)

A state having a state insurance system should permit the use of its funds for housing loans under similar conditions. (Cf. German law concerning Old Age and Invalidity Insurance Institutes.)

Loans from the state housing fund should be to cities, to non-commercial housing companies and to individual wage-earners (Cf. British Housing of the Working Classes Acts and Small Dwellings Acquisition Act). Conditions of loans to associations and to individual workmen should be

similar to those embodied in the District of Columbia Draft Act.

All applications for loans should be made to, investigated by, and forwarded with recommendations by the nearest local board. The Commission should have a small staff for investigation and inspection to check up the work and recommendations of local boards as needed. All payments of interest and installments of principal of loans should be made through the local boards.

There should be an enabling clause permitting cities to conduct municipal housing schemes and bond themselves for the purpose, but requiring that every such scheme should have the approval of the State Commission.

The law should permit the Commission to use a portion of the housing fund (limited perhaps to \$200,000, cf. legislation sought by Massachusetts Homestead Commission) to make a demonstration for educational purposes, of a garden suburb for workingmen.

It should be the duty of local boards to arouse local interest in housing and town planning, by lectures, exhibits, distribution of literature and information. These activities should be aided and supervised by the Commission, which might well have a traveling exhibit, an itinerant lecturer and supplies of literature for the local boards. The Commission should also prepare, and see that all local boards are supplied with, a number of good plans of low-priced dwellings with particulars as to cost (Cf. New Zealand law).

It should be the duty of the local boards to advise and encourage non-commercial housing companies and individual workingmen aspiring to home-ownership. (Cf. Belgian, Italian and other laws.)

Part IV — Town Planning Provisions

This part would be based on the Canadian Conservation Commission's Draft Act for provincial legislatures, with the adjustments necessary to fit it to the different administra-

tive and legislative habits of the United States. These adjustments would be less extensive than might appear at first sight, though greater than in the case of the model law in Part II.

APPENDIX C

DRAFT OF A CONSTRUCTIVE HOUSING ACT FOR THE DISTRICT OF COLUMBIA ¹

AN ACT to create a housing commission for the District of Columbia, to provide capital for the improved housing of wage earners, to increase the supply of low-cost sanitary dwellings, to set standards of structure and maintenance, to encourage thrift through home-ownership, to disseminate information relating to the housing of wage earners, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

That there is established a Housing Commission of the District of Columbia, consisting of the Engineer Commissioner of the District of Columbia, who shall be Chairman, the Health Officer of the District of Columbia, the Chief Building Inspector of the District of Columbia, and four other members to be appointed by the President of the United States by and with the consent of the Senate. Of the members appointed by the President at least one shall be a woman and at least one shall be a representative of organized labor. Of the members appointed by the President, three shall serve without pay; the fourth, who must possess special technical qualifications, shall be the active executive officer of the Commission, shall devote his entire time to its business, and shall receive an annual salary of \$3,500 payable monthly.

The members appointed by the President shall serve for

¹ The text of Representative Borland's H. R. 6841, 64th Congress, has been freely borrowed from in the preparation of this draft, as well as the writer's earlier draft introduced by Representative Borland and Senator Pomerene during the 63rd Congress.

three years unless sooner removed by him for cause, except that of the members first appointed, one shall be designated by him to serve for one year and one for two years.

HOUSING FUND

Sec. 2. That for the purposes of this Act a fund is hereby created in the Treasury of the United States to be known as the Housing Fund of the District of Columbia, which shall consist of the proceeds of the bonds hereinafter authorized, together with such other taxes, excises, or revenues of the District of Columbia as Congress may appropriate or set apart for that purpose, such gifts or bequests as may be made to said Housing Fund, and all such sums collected by the Commission upon any loan, sale or rental made under the terms of this Act. This fund shall be used solely for the purposes of this Act.

ISSUE OF BONDS

Sec. 3. That the Treasurer of the United States is hereby authorized and directed, on the request of the Commission, approved by the Commissioners of the District of Columbia, to issue bonds of the District of Columbia, payable not less than fifteen nor more than forty years after date, bearing interest not exceeding four percentum per annum, to an amount not exceeding \$700,000 in any one fiscal year, or \$10,000,000 in the aggregate. Such bonds shall be sold at not less than par, and the proceeds shall become part of the Housing Fund created by this Act. Such bonds shall be registered with the Register of the Treasury of the United States, who shall certify thereon that they are issued in accordance with the terms of this Act and within the limits herein prescribed. -

MUNICIPAL DWELLINGS FOR WAGE EARNERS

Sec. 4. That the Commission may construct, or cause to be constructed, modern sanitary dwellings for wage earners in the District of Columbia. In exercising this

power, it may employ the funds to the credit of the Housing Fund and may use for such purpose, with the approval of the Commissioners of the District of Columbia, any land belonging to the District of Columbia, or which the Commission may acquire by purchase, gift, condemnation, or otherwise. The dwellings so built shall be rented or sold to wage earners. If rented, the rent shall be fixed at the lowest amount that will carry the interest, taxes, insurance, depreciation, and repairs of the property, so that the housing fund shall be reimbursed for its actual investment and expense. Tenants shall be selected from applicants who are manual, clerical or other wage earners, resident in the District of Columbia, and of good moral character, whose family income is less than \$800 per annum. Preference shall be given to those families whose income is less than \$600 per annum and to those with four or more children under fourteen years of age.

If the dwellings are sold, the sale price shall be calculated to cover the actual cost of the property to the Commission. Interest on the unpaid balance shall be at the rate of four and a half per centum per annum, but this shall be reduced to four per centum provided payment is made not later than eight days after due date, and no arrears remain outstanding. Payments shall be made monthly in equal installments and shall cover interest, taxes, insurance, repairs, and installment of the sale price. The Commission shall determine the period of payment in each case, but in no case shall it exceed thirty years. Facilities shall be granted, on application, to extinguish the debt, in whole or in part, at an earlier date than that agreed upon. Title shall not pass to the purchaser until the payments are completed. A purchaser of a dwelling under this section must be a manual, clerical or other wage earner, resident in the District of Columbia, whose family income does not exceed \$1,000 per annum and who is not the owner of any real estate. He must satisfy the Commission of his good moral character, reputation for thrift, and financial reliability.

Every purchaser of a dwelling under this section shall insure his life for the benefit of the Housing Fund for a diminishing sum, the amount of which at any time shall equal the amount of the unpaid purchase price at that time. In case the purchaser dies before completing the purchase, a clear deed to the dwelling and lot shall be delivered, without further payment, to his widow, minor children, or such other beneficiary as he shall have designated in his contract of purchase.

The Commission shall make uniform rules and regulations for the rent or sale of such dwellings, which shall provide for repayment, enforcement of security, inspection, sanitation and compliance with conditions for the protection and preservation of the property.

LOANS TO NON-COMMERCIAL HOUSING COMPANIES

Sec. 5. That the Commission shall upon application of any duly incorporated non-commercial housing company cause an investigation to be made into the purposes and management of such company, and if satisfied that its purpose is the construction of sanitary dwellings for wage earners, that its management is efficient, economical and trustworthy, and that its plan for the rental or sale of its dwellings is sound and practicable, may loan to such company, for the purpose of constructing such dwellings, such sum from the Housing Fund as seems safe and proper.

A non-commercial housing company, within the meaning of this Act, shall be deemed to be an incorporated association exclusively engaged in constructing and renting or selling dwellings for wage earners, the articles of incorporation of which (1) prohibit the payment of any interest, dividend, premium or profit of any sort to its stockholders in excess of five percentum per annum on the paid-up value of their shares, and (2) provide that in the event of dissolution, any surplus remaining after the payment of just obligations, among which shall be reckoned the face value of paid-up stock, shall be made over to and become part of the

Housing Fund of the District of Columbia, and (3) provide that its officers and directors shall receive no salaries or bonuses, except that the secretary and treasurer may receive compensation for time actually devoted by them to the work of the association at a rate in harmony with its non-commercial character.

For the purposes of this Act, non-commercial housing companies shall be of two classes: (A) those whose stockholders, or some of them, are the persons intending to live in the dwellings to be built, and (B) those whose stockholders are not prospective tenants or purchasers. Associations of Class A receiving loans under the terms of this Act shall rent or sell dwellings erected by them only to their own stockholders, and only to those stockholders whose family income does not exceed \$1,200 per annum. Associations of Class B receiving loans under the terms of this Act are subject to all the rules and limitations for tenants and purchasers enumerated in Sec. 4 of this Act. All loans made by the Commission to non-commercial housing companies shall be secured by a first mortgage on the land and improvements for which the loan is obtained. The loan shall in no case exceed eighty per centum of the market value of such security. The period for which the loan is made shall in no case exceed forty years. The loan shall bear interest at four percentum per annum.

The Commission shall have power to make rules and regulations governing such loans and their repayment, which may provide for

First. Representation of the Commission on the board of directors of an association to which a loan is granted, and inspection of its books, records and accounts.

Second. Appraisement of the security offered, and approval of the plans, specifications, and contracts for the construction of the dwellings.

Third. Advances to the association or directly to the contractors, workmen or materialmen as the construction progresses on dwellings offered as security.

Fourth. Rentals to be charged by the association, and terms and conditions under which the dwellings may be sold to wage earners.

Fifth. Insurance, sanitation, repairs; the right of inspection of premises by the Commission; and the obligations of the tenants and purchasers for the protection and preservation of the property.

Sixth. The maintenance of a sinking fund by such association for the repayment of such loan, or the periodical reduction thereof, or the assignment to the Housing Fund of payments accruing under contracts of sale.

Seventh. The foreclosure of mortgages or other lesser penalties in case of non-fulfillment of the conditions of the loan or non-compliance with the rules and regulations of the Commission.

LOANS TO INDIVIDUAL WAGE EARNERS

Sec. 6. That the Commission shall be empowered, under such rules and regulations as it may prescribe, to make loans from the Housing Fund to individual wage earners for the construction or acquisition of their own homes.

An applicant for a loan under this section must be a manual, clerical, or other wage earner, resident in the District of Columbia, whose family income does not exceed \$1,200 per annum. He must satisfy the Commission of his good moral character, reputation for thrift, and financial reliability. An applicant shall own the land upon which he proposes to build and shall not be the owner of any other real estate. The sum loaned shall in no case exceed \$2,000 and the land on which the borrower proposes to build shall not exceed \$700 in value, nor shall the combined value of house and land exceed \$3,000.

Such loans shall be secured by a first mortgage and shall bear interest at the rate of four and a half percentum per annum, but this shall be reduced to four percentum provided payment is made not later than eight days after due date

and no arrears remain outstanding. The period for which such loans are made shall in no case exceed thirty years. Repayment of the loan, together with interest, taxes, insurance, renewals and repairs, shall be made in monthly installments. But facilities shall be granted, on application, to extinguish the debt, in whole or in part, at an earlier date than that agreed upon. The borrower shall insure his life for the benefit of the Housing Fund, subject to all the conditions enumerated in Sec. 4 of this Act. The Commission may in its discretion establish its own fund to provide the insurance required in Sections 4, 5 and 6.

DISSEMINATION OF INFORMATION

Sec. 7. That the Commission shall use every means at its disposal to disseminate information relating to good housing. It shall give information and encouragement to non-commercial housing companies and to individual wage earners desirous of acquiring homes. It shall keep on hand a variety of approved plans of sanitary inexpensive dwellings with information as to cost of construction.

ORGANIZATION EXPENSES

Sec. 8. That the sum of \$25,000, or so much thereof as may be necessary, is hereby appropriated and set apart out of any money in the Treasury, not otherwise appropriated, to be expended under the Housing Commission, for the purpose of carrying into effect the provisions of this Act, including the rent, if necessary, and equipment of offices, the payment of salaries of the executive officer of the Commission and necessary office assistants, the purchase of supplies, and the expenses connected with the first bond issue.

LIMITATION OF COURT DECISIONS

Sec. 9. That if any clause, sentence, paragraph or part of this Act shall for any reason be adjudged by any court

of competent jurisdiction to be invalid, such judgment shall not affect, impair or invalidate the remainder of this Act, but shall be confined in its operation to the clause, sentence, paragraph or part thereof directly involved in the controversy in which such judgment shall have been rendered.

REFERENCES TO SIMILAR PROVISIONS IN EXISTING STATUTES

Sec. 1

Housing Commission. Powers and duties analogous to those of the Belgian and French *comités de patronage*, the Italian and Spanish local committees, Chilean departmental councils, etc.

Sec. 2

Housing Funds. Norwegian Housing Loan Fund, 1894; Prussian Housing Fund, 1895; Austrian, 1910; Imperial German, 1901; Swedish, 1905; Irish, 1906, 1911.

Sec. 3

Issue of bonds. Norwegian and Prussian funds provided by sale of bonds. Also the loans made under New Zealand Advances to Workers Act, and Australian Acts.

Limit of annual issue. New Zealand £750,000.

Treasurer of the U. S. See Chap. 337 Revised Statutes U. S. 1874, Duty of Sinking Fund Commissioners of District of Columbia to issue bonds, and Chap. 180, 1878, abolishing Sinking Fund Commissioners and transferring their duties and powers to the Treasurer of the U. S.

Sec. 4

Municipal dwellings provided for in British, German, Austrian, Hungarian, Danish, Swedish, Argentine, Cuban (built by provincial governments), Italian,

Spanish, Australian, New Zealand, French and Belgian laws.

Very little developed in France and Belgium, and of minor importance in Italy, Spain, Australia and New Zealand.

Rent or sell. Municipal dwellings are usually rented. It has been the policy of the city of Ulm, and some others, to sell them. This is also provided for in New Zealand (Workers' Dwellings Act), New South Wales and Western Australia.

Rental to cover interest, repairs, depreciation, etc. Specified in Prussian and most German statutes. Except in Ireland, this is nearly always the aim in practice, even when not made part of the law.

Selection of Tenants. Family income basis of eligibility in Italy (1,500 lire), New Zealand (£175). In France small income (amount not specified) and large family (four or more children under sixteen).

Interest reducible by prompt payment. New Zealand 5 per cent. reducible to 4½ per cent.

Period of Payment varies from 20 to 36½ year maximum in different countries.

Insurance. Belgian law, widely copied. The big insurance companies kept the insurance feature from being made compulsory. But such preferential terms are given to insured persons that it is practically compulsory. It is optional in most countries which have copied, e. g., New Zealand and France.

Sec. 5

Loans to Non-Commercial Housing Companies made in Great Britain, Germany, France, Belgium, Italy, Holland, Denmark, Luxemburg, Austria, Spain, Chile. Bonds of such associations guaranteed in Ontario.

Limited Dividend Requirement. Customary. Limit varies. 4 per cent. in Prussia and generally in Ger-

many and the continent. 5 per cent. in Great Britain.
6 per cent. in Canada.

Surplus in Case of Dissolution. Customary in Germany.

Percentage of value of property loaned. Varies from 50 per cent. to 100 per cent. England's 66⅔ per cent. to associations is considered too low (100 per cent. loaned to local authorities). Bavaria loans 80 per cent. to associations, Hesse 90 per cent. (has to go through commune). Austria, 90 per cent. Imperial German Housing Fund 90 per cent. Ontario guarantees 85 per cent.

Period of loan 40 years in England, 47 in Bavaria, 50 in Italy. The range of maxima for associations is 30 to 50 years.

Rate of interest. Ranges from 2 per cent. to 4½ per cent. 3 to 4 per cent. most usual. Nearly all English loans to associations are at 3½ per cent. German at 3 per cent. Belgian, which started at 2½ per cent., were raised to 3½ per cent. French government loans remain (or did before the war) at 2 per cent.

Representation on Board of Directors. East Prussia, Hanover, Schleswig-Holstein and the Hanse Towns so require for loans from State Insurance Institute.

Advancement of money as work progresses. British Housing of the Working Classes Act, 1890, 1909.

Supervision of Rentals, etc. French Acts, 1896, 1906, 1912. Regulation is strict and systematic.

Supervision as to repairs, insurance, etc. Customary under a variety of wording. In Germany loan can be recalled at any time if conditions are not complied with.

Sinking fund or annual installment of principal. Customary.

Sec. 6

Loans to Individual Wage Earners. Made in Great Britain (Small Dwellings Acquisition Act, 1899), Australia, New Zealand, and Norway, and through the intermediary of loan associations in Belgium, France and Sweden. They play a minor rôle in Germany.

Income limit of borrower. New Zealand £200, Queensland £200, South Australia £300, Western Australia £400.

Must own the land. New Zealand, Advances to Workers Act.

Limit of loan. In Belgium a workingman may borrow 5,000 francs for a lot and dwelling, the combined value of which does not exceed 5,500 fr. or, the land alone 1,500. In England the maximum loaned is £300 and the maximum value of house and land for which a loan may be made is £400. Four-fifths of the value is the maximum proportion which may be borrowed. In Norway the maximum loan is 1,500 crowns (\$402) for a house and lot the maximum value of which is 3,000 crowns, the maximum value of the land being 2,000 crowns. In New Zealand the maximum loan is £450, or value of dwelling to be built, if less. Lot must be already owned by borrower.

Australian maxima are higher, running to £1,000 in Victoria. In Sweden three-fourths value of house may be loaned. Maximum value of house is 4,000 crowns.

Rate of interest. New Zealand 5 per cent. reducible to $4\frac{1}{2}$ per cent. Great Britain, usual rate $3\frac{1}{2}$ per cent. Norway 4 per cent. Belgium $3\frac{1}{2}$ to 4 per cent.

Period of loan. New Zealand maximum $36\frac{1}{2}$ years, Norway 28 years, Great Britain 30 years, Belgium 25 years.

Underwrite insurance. Belgian law. Is done by State Savings Bank, which makes the loans,

Sec. 7

Dissemination of Information. A duty of the Belgian and French *comités de patronage*, the Italian and Spanish local committees, and Chilean departmental councils as well as County Housing Committees under British Housing and Town Planning Act of 1909.

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